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The Culture of Life and Life's Resources: A Study of the Effects of Intentional Whole Life Stewardship Education on the Stewardship Culture of St. John Lutheran Church of Plymouth, Wisconsin

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THE CULTURE OF LIFE AND LIFE'S RESOURCES:
A STUDY OF THE EFFECTS OF INTENTIONAL WHOLE LIFE STEWARDSHIP
EDUCATION ON THE STEWARDSHIP CULTURE OF ST. JOHN LUTHERAN CHURCH
OF PLYMOUTH, WISCONSIN

A Major Applied Project
Presented to the Faculty of
Concordia Seminary, St. Louis,
Department of Practical Theology
in Partial Fulfillment of the
Requirements for the Degree of
Doctor of Ministry

By
Rev. Nathan M. Meador
May, 2017

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This work is dedicated to my dear wife Jill who has been my rock, supporter, and encourager from day one! I could not have done this without her. To God be the Glory!

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ABSTRACT

Meador, Nathan M. "The Culture of Life and Life's Resources: A Study of the Effects of Intentional Whole Life Stewardship Education on the Stewardship Culture of St. John Lutheran Church of Plymouth, Wisconsin." Doctor of Ministry. Major Applied Project, Concordia Seminary, 2017. 248 pp.

Stewardship is a concept that can bring confusion and consternation for those who teach it and learn it. Pastor Nathan Meador undertook a study of the effect of intentional whole life stewardship education on the adult Bible class at St. John Lutheran Church in Plymouth, Wisconsin. Using an initial questionnaire to assess the baseline culture of participants in the class, an eight-week Bible study was crafted to teach basic stewardship from the Scriptures. A pre-class survey was used to establish a baseline of attitudes and understandings of the participants. After the class the same instrument was administered to determine what, if any, change had taken place in the attitudes and understandings of the participants. From the results, it was established that the course on intentional whole life stewardship did shape the attitudes and understandings of individuals who participated in the study. This study also demonstrates that the attitudes and understandings formed by the educational effort also helped to shape the congregation's culture in the area of stewardship.

CHAPTER ONE

THE PROJECT INTRODUCED

Introduction

Stewardship is a word that evokes many emotions in the minds of those in the church. It is a concept that has been with us for as long as there has been church. A quick reading of the book of Acts tells us that the earliest days of the Christian Church were marked with a sense of stewardship.

And they devoted themselves to the apostles' teaching and the fellowship, to the breaking of bread and the prayers. And awe came upon every soul, and many wonders and signs were being done through the apostles. And all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need. (Acts 2:42–45 ESV)

Christians of our day reading this short passage with their “stewardship lenses” on will almost immediately focus on the fact that they sold all they had and held everything in common. The reason for this leap is the consistent, and incorrect, mental conclusion that many make. They think that stewardship is solely about money.

This unfortunate conclusion presents the church with a great problem. This problem is rooted in having far too narrow a perspective on the totality of stewardship. Arthur McKay identified the heart of this problem already in 1963 when he wrote, “too many of us suppose that stewardship is primarily, even exclusively, concerned with the giving and spending of money or other material possessions.”¹ Stewardship seen from this perspective becomes more of an activity

¹ Arthur R. McKay, *Servants and Stewards; the Teaching and Practice of Stewardship* (Philadelphia: Geneva, 1963), 12.

rather than an identity. This narrowing of the arteries of stewardship's purpose has left generations of consequences. As each generation narrowed the definition of stewardship down to an activity and a choice of the steward rather than a divinely created and appointed identity, the stewards became starved for the truth of who God had made them to be. Atrophied attitudes and truncated understandings make faithful practice nearly impossible.

Stewardship is indeed a biblical and theological concept. As I will explain in the course of this paper, it is part of our identity as creatures in a created order. This call to stewardship flows from our baptismal identity. R. Scott Rodin captures this well when he writes of this created and transformed identity:

For Christians, godly stewardship is our destiny. It is the purpose for which we were called into being and redeemed by the blood of Christ. This destiny presupposes a true knowledge of God and His nature, as revealed to us in the life and work of Jesus Christ. Our purpose was founded in creation, lost in the fall and bought back for us on Calvary, and is given to us new as a precious gift through transformation.²

To be faithful as a creature, we are called to stewardship. To be faithful as children of God, we are called to stewardship. This all sounds so simple. That being said, stewardship is rife with misunderstandings. Much of this is rooted in the connection with finances. This is the greatest reason that this critical theological topic is viewed with negativity. A convergence of ignorance, misunderstanding, legalism and bad preaching has cast this unfair shadow on this critical term. Stewardship has been rendered as one of the by-products of the Church. Many view stewardship as a necessary evil that is tolerated simply because the leadership gurus, led by the leaders raised up within the Church, have told us that the ongoing *Missio Dei* (mission of God) requires money to be funded. Thus, so many Christian congregations and individual Christians either ignore the

² R. Scott Rodin, *Transformation of the Godly Steward: Promise, Problem and Process*, ed. Wesley K Willmer, *Revolution in Generosity*. (Chicago: Moody Press, 2008), 99.

process, assume that it will take care of itself, or hold their nose once a year as they fill out the requisite pledge card as a distasteful duty that just has to be endured. Even a cursory mention of the word stewardship in the local congregation, especially among Lutherans, evokes a visceral response. Some will roll their eyes. Others will get their hackles up. The stereotypical assumption is that there be a reach for their wallets among the hearers for many various reasons. It does not bring about a positive mindset. This negative mindset was even present to a degree in the initial questionnaire that was administered as a part of this project.

Some of this is driven within the church at large by two opposite factors. There are some pastors that feel quite uncomfortable with preaching on the biblical topic of stewardship for fear of offending those who hear their preaching. These pastors see this kind of stewardship as a “necessary evil that must be done.”³ On the flip side, there are pastors who are convinced that the preaching of stewardship is beneath the office of the pastor, because they are simply called to preach the Word of God and administer the Sacraments. Both of these are equally as abusive to the Word of God’s call to raise up faithful stewards for the sake of the kingdom. Research indicates that most pastors are “reluctant stewards” of the church’s human, physical, and financial resources.⁴

This is where the author of this study needs to make confession. I too have been guilty of this “stewardship problem.” For long stretches of my life as a Christian and as a pastor, I have held this negative view of stewardship. It was a topic that I did not like to address in my own life, let alone in the pulpit and Bible class. These were subjects that I believed were to be left to the individual. I added my voice to the chorus of those who would say that stewardship is a matter

³ Janet T. Jameison and Philip D. Jamieson, *Ministry and Money: A Practical Guide for Pastors*. (Louisville: Westminster John Knox, 2009), 5.

⁴ Jamieson and Jamieson, *Ministry and Money*, 5.

between the individual and God. If I as a pastor simply preached the Gospel faithfully and administered the Sacraments according to their institution by Christ, stewardship of the individual members of the congregation would take care of itself.

It was not until I was led to a “stewardship conversion” that I realized just how wrong-headed this approach was. While serving a congregation in the Southern Illinois District of The Lutheran Church – Missouri Synod, I was elected to a board that oversaw stewardship in the district. This meant that I would be connected with people like the Rev. Wayne Knollhof, Rev. Stu Brassie, and Rev. Waldo Werning. These men and other stewardship leaders in the LCMS opened to me a new understanding for biblical stewardship. With their help and encouragement, it was as if scales fell from my eyes and I began to see the need for teaching stewardship from the perspective of the Bible rather than the balance sheet. However, it was not until these men introduced me to Dr. R. Scott Rodin’s work in the area of stewardship that my process of conversion and commitment to teaching biblical stewardship as a whole life concept came to full bloom.

This conversion experience is what gave birth to this project. For as I was struggling with my own understanding of stewardship, I was made aware that there were many in the pews of the congregations that I have served, and many others for that matter, who were still laboring under the old assumptions that had been taught by the silence, reticence, and even ignorance of those who have served in the ministry.

The Problem of the Project

Every congregation has responsibilities in the area of faithful stewardship. But the problem is that stewardship has been kidnapped and held hostage by the sinister villain named “Paying

the Bills.”⁵ Wherever the Lord gives gifts to His people, be they gifts of time, talents, or treasure, these gifts are to be managed by those who receive them.

However, people across Christendom and particularly among the saints in Christ that I have been called to serve as Senior Pastor at St. John Lutheran Church in Plymouth, Wisconsin, have fallen into the trap of forgetting the Giver of all good gifts. Forgetting the Giver of the gifts changes the mentality from stewardship to ownership. What sinners do in this case is they claim ownership of things that do not belong to them. In the minds of fallen humanity, time becomes a resource to use for our pleasure rather than in service to the One who holds time in His hand. Talents are used to enrich the self and gratify base desires instead of glorifying the One who bestowed the talent in the first place. Treasure becomes an end in itself rather than a tool for the care of others on behalf of the Lord.

When sin morphs stewardship into ownership, it also morphs the steward’s relationship with the Lord. In sinners’ minds the gifts that the Lord gives are in actuality their possessions. When they do this, however, they have stolen from God. This stealing breaks the First Commandment relationship between creature and Creator. This makes it impossible for the steward to have a healthy relationship with the Almighty God. As Jesus says, one can’t serve two masters (Matt. 6:24, Luke 16:13). If the steward’s treasure is ownership, the heart will clamor for ownership. However, if the treasure is stewarding the possessions of God, then the heart will be set on stewardship.

Since sinful human beings have a heart set on ownership rather than stewardship, the concept of stewardship is often viewed with a negative connotation. With all this confusion and

⁵ Charles R. Lane, *Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation* (Minneapolis: Augsburg Fortress, 2006), 7.

outright animosity, stewardship is made one of the most commonly misunderstood concepts within the Church. Stewardship has suffered such confusion of tongues that most people become tongue-tied when compelled to be explicit about it.⁶ The continuing fear and consequent disaffection by churches on the whole subject of stewardship has opened the door for the stranglehold that materialism and consumerism now has on God's people.⁷ Stewardship is viewed by many in our circles as a way of raising money rather than a way of life.⁸ What is worse, stewardship is one of the areas of practical theology that is only brought out when there is a financial need. This is just one example of what R. Scott Rodin calls a "false start." He says:

This false start is so prevalent in the teaching and sermonizing of Christian giving. Sermons focus on the biblical support for the tithe, on the evils of money and materialism, and on exegeting and contextualizing the stories of the widow's mite, the rich young ruler, Paul's example of the Macedonian Church, and Jesus commands of cheerful giving.⁹

But this should not be the case. It is the task of the faithful pastor to properly proclaim God's Word and administer the Sacraments in truth and purity. Faithful proclamation and administration cannot take place without the teaching and understanding of biblical stewardship as the management of all of life and life's resources for the glory of God. This is critical because how we steward our time, talent, and particularly the finances that God has entrusted to us will have a huge impact on our discipleship.¹⁰

This is not a problem unique to St. John Lutheran Church. This problem goes beyond the local congregation into the Church as a whole. However, the manifestation of this problem is

⁶ J. E. Herrmann, *The Chief Steward* (St. Louis: Concordia, 1951) 11.

⁷ R. Scott Rodin, , *Stewards in the Kingdom: A Theology of Life in All Its Fullness* (Downers Grove: InterVarsity Press, 2000), 9.

⁸ Herrmann, *Chief Steward*, 11.

⁹ Scott, *Stewards in the Kingdom*, 16.

¹⁰ Lane, *Ask, Thank, Tell*, 17.

usually contextual. Furthermore, the evidence of this problem is very often only anecdotal. This is the case at St. John. A faithful response to this problem necessitates a more informed, data driven approach to the understandings and attitudes of the members of the congregation. The problem cannot be fully addressed until there is a baseline assessment of the contextual problem which is established in fact, not conjecture.

The Purpose of the Project

If a stewardship education effort is to truly bring about effective change, it is critical that one assess where the people are prior to undertaking instruction in stewardship. It is probable that they have received some formation on this matter prior to this study. Therefore it is necessary to identify a baseline in the current status of their understandings of and attitudes toward whole life biblical stewardship. This in turn will inform the development of a project which undertakes to move participants into a deeper understanding of what the Lord is calling them to do in the management of all of life and life's resources provided to them by the Lord.

This study is truly a limited effort that is designed to establish a baseline of where many members of St. John are at this point in their understanding of and attitude toward stewardship. The resultant education course will seek to move participants beyond this baseline to a more faith-filled knowledge of stewardship and willingness to practice it. The course is designed to be the first step toward future change in the stewardship culture of the congregation.

The anticipated outcomes of this research are:

- To identify the underlying understanding of and attitudes toward stewardship of some members of St. John Lutheran Church.
- To open a line of communication between pastor and people, and among the laypeople themselves, about what whole life stewardship looks like in a faithful congregation.
- To begin the process of ongoing stewardship education effort at St. John Lutheran

Church.

- To lead the members of St. John Lutheran Church to embrace a more faithful practice of stewardship and management of God's good gifts over and against the culture of ownership that impedes a proper response to God's gracious gifts in life.

The Process

Participants of the Sunday morning adult education class (a group between 75–90 participants) at St. John Lutheran Church will be given a questionnaire to identify their understanding of and attitudes toward whole life biblical stewardship. The questionnaire will consist of open ended questions. The participants will be asked to write answers on the form.

The questions will probe how people understand issues related to stewardship in their lives. In addition, it will investigate how they perceive and react to the teaching of stewardship. The findings of this questionnaire will provide the baseline information regarding the broader stewardship culture at St. John. This will guide the development of the educational course on whole life stewardship. The following questions will make up this questionnaire:

1. How would you define Christian stewardship?
2. What three to five topics come into you mind when you hear the word “stewardship”?
3. When you hear the term “whole life stewardship,” is your reaction generally positive or negative? Why?
4. In what ways have previous stewardship efforts in which you have participated formed your understanding of stewardship and your attitudes toward it?

After this questionnaire is completed and its data compiled and analyzed, the researcher will design a Bible study course that will address areas of need as identified by the findings of the questionnaire. The Bible study will be held weekly for eight consecutive weeks in the normal Sunday morning Bible study hour. At the first session of the course, the participants will be

given another written assessment which will be distinct from the one earlier distributed. This instrument will focus on the emphases of the study. This tool will enable the researcher to assess the participants' understanding of and attitudes toward these emphases before the course is taught.

At the close of the eighth session, the participants who attended all eight weeks of the course will be asked to respond to the same written questionnaire. When all the data from the pre and post- course questionnaires are compared and analyzed, the researcher will assess in what ways the course has furthered the participants' understanding of whole life biblical stewardship and improved their attitudes toward the subject. From this larger study group, these findings will be shared with a selected group of 15 participants which come from a cross section of the congregation. The selection of these participants will be done by an outside person who will help ensure that the group is representative of those who are newer and older members of the congregation. This select group will meet in three focus group settings, each group comprised of five participants. These groups will be asked to reflect upon and respond to the findings and assess the validity of the conclusions which are drawn from those findings by the researcher.

Finally, the researcher will use the information received from this research to revise the Bible study course so that it might be more effectively used with other groups at St. John Lutheran Church and elsewhere.

Project Parameters

This study is designed specifically to assess the current setting of Pastor Nathan Meador's ministry at St. John Lutheran Church in Plymouth, Wisconsin. Stewardship is not a totally new concept at St. John. This reality creates some presuppositions that must be clearly defined.

The first presupposition is that faithful stewardship practice is not something that happens

accidentally. Stewardship is a learned discipline. The management of all of life and life's resources can only be done in a godly manner when it is seen in light of the grace of the Giver. This cannot happen apart from the preaching of the Gospel. In our spiritual condition as lost creatures that are by nature hostile to the will of God, we will claim ownership over those things which have actually been entrusted to us by God. This is in keeping with the Old Adam.

However, as new creations in Christ, we see that God has indeed given us a trust in the creation which we are to manage. Since this results from our call to faith in Jesus, and since this faith only grows as we deepen our understanding of God's Word, stewardship education actually endeavors to strengthen faith. This faith growth does not happen apart from the Means of Grace. Hence, as God's Word is taught in its truth and purity, stewardship is learned.

Second, many members of the local congregation have a skewed view of biblical stewardship. This mentality belies an idea of ownership rather than of stewardship. While the congregational members may give lip service to the notion that they are faithful in giving to God, this lingering idea of ownership communicates implicitly that the possessions, time, and talents are actually ours and do not belong to the Lord who has entrusted them to us. This idea becomes a hindrance to the growth of not only the stewardship of such persons, but to the growth of their faith.

Thirdly, change in the area of stewardship in a congregation will only be a comprehensive and lasting change when the culture is changed. This is understandably difficult. Culture in the area of stewardship is best understood when culture is seen as the "totality of socially transmitted behavior patterns, arts, beliefs, institutions, and all other products of human work and thought."¹¹ By all accounts, stewardship within the congregation is driven by this totality of behaviors over

¹¹ *The American Heritage Dictionary of the English Language*, 4th ed. (Boston: Houghton Mifflin, 2009).

the history of the congregation. And since this is ingrained in the people in the pew, any change in this area would be seen as a change in culture. To change culture is in essence to change identity. As human beings, identity is important to us. To change identity is to surrender what we hold dear for a new way of doing things. Yet as difficult as this may be, if the congregation is to be faithful in managing its life and life's resources, it is critical that the members identify themselves as stewards rather than owners.

Summary

Congregations that seek to be faithful in being who the Lord has called them to be in their specific context will need to take the whole counsel of God seriously. This means they will also have to address the challenge of understanding stewardship from the perspective of the Scriptures. This will not happen by accident. This will require intentional study of the Scriptures and the congregation's confessional understandings in order to set a baseline of understanding that is formed not by the culture of the day or the people's attitudes toward stewardship. The only faithful standard for stewardship for the individual or the congregation is what God has laid out for us in the Scriptures. The next chapter of this paper will attempt to set this Scriptural basis for a correct understanding of what God has intended when He has created us to be stewards of all that He has created.

CHAPTER TWO

THE PROJECT IN THEOLOGICAL PERSPECTIVE

Stewardship, while not a necessarily desirable topic in the eyes of many, including the leadership and people in the pews of the local congregation, is an integral part of preaching and teaching the whole counsel of God. When a portion of the proclamation is avoided because it might make the hearer uncomfortable, or create anxiety for the preacher in fear of how the hearers might respond, then the Word is not being proclaimed faithfully. No faithful pastor would be willing to remain silent when confronted with the unpleasant reality of those within his congregation discovered in the open sin of adultery or being abusive to their spouse or children. No faithful Lutheran congregation would stand by idly and allow their pastor to remain silent if there would be those who did not want to talk about infant baptism or the real presence in the Lord's Supper. If these conclusions are true for these clear theological issues, then neither should the faithful pastor and congregation be silent in the face of a discussion of stewardship.

Stewardship is a theological matter. While the challenges that faithful stewardship addresses tend to be very pragmatic, the questions of all stewardship are fundamentally rooted in practical theology. The seminary experience captures this in the place that stewardship occupies in the academic disciplines. The three disciplines of Exegetical, Systematic, and Historical theology are applied in the school of Practical theology. This is true of preaching, teaching, evangelism and even stewardship. It is far more than just the necessary evil that is needed to be endured so that the lights may stay on and the pastor and church workers get paid. While the end result of faithful stewardship does indeed create these practical results, in no way can a faithful

theology of worship be relegated exclusively to the realm of the pragmatic.

For faithful Lutheran pastors, there is no room to question the veracity of the axiom that theory drives practice. Our theology is intended not to be an excuse for our practice. Our theology is meant to shape, form, and undergird all practice. This works well at the seminary level when everything dwells in the realm of theory. However, when the young pastor graduates from the seminary, something changes. Where the exegetical and systematic work were once masters and an end in themselves, they now function as servants of the eminently practical application of theology in the pulpit, Bible class, and for the purposes of this project, in the meetings of the Board of Stewardship and the formation of a congregational stewardship culture. When this happens in the practice of the newly graduated and ordained pastor, there is the danger that the lines of theology may become blurred. This is especially true within the consideration of stewardship. Blurred lines of theology lead to bad practice of theology. When this happens, it is very easy for practical theology to lose its moorings and become merely pragmatic.

Let the reader understand. While in common usage the word pragmatic is a synonym to practical, when it comes to theology it lacks similarity. For distinction in this paper, these words cease to become synonyms when they are used to modify the word theology. Theology requires a base truth. This comes from the Word of God. When God establishes a standard, there is no way in which it can be set aside for another standard and have it still be faithful. This is especially true in the discussion of a theology of stewardship. Practical theology seeks a biblically rooted, doctrinally sound, historically based theology of stewardship that will lead the congregation and individual members of the body of Christ to live God-pleasing lives of stewardship.¹ A

¹ Nathan Meador, "Life Together: A Practical—Not Pragmatic—Stewardship," accessed March, 26, 2015,

pragmatic theology of stewardship is different. It is more hollow. In fact, it is not really stewardship at all! It lacks a theological depth and is marked by routine. It has no life because it is mechanical and without true meaning. The fundamental in a pragmatic theology of stewardship is not the case of “is it true” but rather “does it work.” Rather than be connected to a sound biblical and theological foundation, the only mark of a successful pragmatic approach is found in the knowledge of the bills being paid. The external results are similar, but the fundamentals cannot be further apart.

When the distinction between practical theology and pragmatic theology is blurred in the teaching of Christian stewardship in the local congregation, there are tremendous consequences. No longer is stewardship truly a theological task. When separated from its foundational moorings in the Bible and font, and its practice in the pulpit and at the altar, stewardship withers and dies like a branch severed from the vine. Stewardship that is connected to Word and Sacrament ministry is as limitless as the potential work of the Holy Spirit. Pragmatic stewardship is limited by the sin corrupted hearts and common sense of individuals. Realistically, a pragmatic theology of stewardship is really no theology of stewardship at all. It is idolatry. It focuses the individual on things other than the cross, creating tensions within the body of Christ that will leave it paralyzed and schismatic.²

The answer to this dilemma is to recast stewardship in the place it was originally intended. This chapter will deal with the placement of stewardship within the theological task. The goal will be to highlight the fact that the vocation of steward is indeed a pre-fall identity. We were

<http://blogs.lcms.org/2013/stewardcast-march-2013>.

² Meador, “Life Together.”

created for the role of steward by God. However, since this vocation is pre-fall, it will be necessary to highlight the consequences of the fall on our identity and practice as stewards of all things entrusted to us by the Lord. This will then lead to a discussion of how the redemptive act of our Lord Jesus Christ has restored all creation to its previous order. Ultimately, the theological task of stewardship resides in the realm of sanctification. This means the Holy Spirit is the prime mover in any and all stewardship that is godly. Therefore, the lens through which we view stewardship really becomes the articles of the Apostles' Creed. While the articles are confessed in numerical and chronological order, a practical and theological confession of stewardship leads us to read them in reverse order. In short, a proper understanding of biblical stewardship leads us to confess that stewardship is really our Third Article response to the change in status that has been worked upon us in the Second Article, using First Article gifts.

The Biblical Foundation

The *sedes doctrinae* (seat of doctrine) of stewardship is found in the creation accounts of Genesis chapters one and two. The *ex nihilo* (out of nothing), six-day creation that comes into existence as a result of the Lord's creative words being spoken into the formless and void primordial world is the reason that there is a need for stewards in the first place. Throughout the creation account, the Lord creates simply by speaking. His verbal creative *bara* (create) brings everything into existence. Everything in Genesis 1 is created or *bara*-ed by God Himself. That is, where before there was nothing, now there is something. Throughout the Old Testament the use of the word *bara* (create) is almost always applied directly to God.³

³ Daniel Sweger, *Created in the Image of God* (Self-published online, 2011), 75–77, Kindle Edition.

By virtue of creation, the Creator lays claim to ownership of the creation. Our recognition of God's ownership of the universe is implied when we acknowledge His essential role in creation.⁴ This theme of divine ownership of creation is also echoed in other places in the Scriptures.⁵ The Lord creates the heavens and the earth, the land and seas, the fish that teem, the birds that fly and all the animals on the face of the earth. Every one of those creations individually and in total are good in and of themselves. They were good, not because of themselves, but by virtue of the nature of the Creator. A holy and just God would by default bring into existence a holy and just world. To paraphrase the old phrase that accompanied the picture of a rough and tumble child, "I know I am special because God don't make no junk!" Creation is special on this count. God does not make junk. In light of this, the creation account also illustrates the fact that everything that was created by speaking had a unique function and purpose. Light and water fell upon the earth and it was nourished. This nourished earth produced vegetation that would support and serve as nourishment for all other life on earth. All of this creation, wholly owned by the Creator, serves at His direction and pleasure. Since God created all things, it follows that all things belong to Him. It is as simple as that; this is the basis for all stewardship.⁶

The crown of this creation is revealed in Gen. 1:26–28 to be humanity. While the Lord created with special purpose and function in mind, no element of creation has a clearer purpose and function than does humanity.

Then God said, "Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the

⁴ Mike Whitmore, *Accountable to God: Biblical Stewardship* (Mustang, OK: Tate, 2006), 31.

⁵ Ps. 24; Col. 1:15–23; Heb. 1:1–3.

⁶ Alfred Martin, *Biblical Stewardship* (Dubuque, IA: ECS Ministries, 2005), 12.

livestock and over all the earth and over every creeping thing that creeps on the earth.” So God created man in his own image, in the image of God he created him; male and female he created them. And God blessed them. And God said to them, “Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.” (Gen. 1:26–28 ESV)

The man is the only one given this special creative treatment. The creation of man is the pinnacle of creation. It is the only creative act that is preceded by Divine deliberation.⁷ This special treatment is what creates the one essential pre-fall vocation of steward. Our Lord never intended to be an absentee owner or landlord. Creation was never intended to be the clock that was built, wound up, and never interacted with again by the Creator. Even from the beginning, the Creator intended to be in and through His creation. But this interaction would not take place immediately. It would happen mediately, that is by means. The management of this perfect creation would happen instrumentally, incarnationally, through the means of humanity.

The foundational verses, Gen. 1:26–28, introduce the idea of man being created in the image of God. This is the first of only four times this term referring to the image of God is used in the Scriptures.⁸ All these references are in the book of Genesis.⁹ The word *tselem* (image) implies a replica of the original. This does not imply that God looks like man in any physical manner. The chiasm that is formed in verse 27 with the inclusion of the word *demut* (likeness), makes what is intended by the use of the word for image all the more clear. The layering of these

⁷ Kenneth A. Mathews, *Genesis 1:1–11:26* New American Commentary, 1A (Nashville: Broadman & Holman, 1996), 160.

⁸ Victor P. Hamilton, *The Book of Genesis: Chapters 1–17* (Grand Rapids: Eerdmans, 2004), 137.

⁹ Three of these references are made here in Gen. 1:26–27. The other reference is made in Gen. 9:6 in reference to the value of man’s life. It was wrong to kill a man because he was made in the image of God. So the image of God discussion not only establishes the purpose of man’s life (stewardship) but also the value of it (Fifth Commandment!)

two words speaks to the creation of man. The man and all those who come after him will be made in the image of God and he will bear that image in the way he conforms to the likeness or pattern of the Creator. The likeness of God is expressed not only in the man, but in all humanity. Both the male and the female human members are image-bearers who are both responsible for the governing the world.¹⁰ It is this creation in the image of God that makes man God's representative on earth.¹¹ The reality of our created nature is that we are shaped and formed for the distinct purpose of living in relationship with our Creator God.¹² Image and likeness suggest that the presence of human life represented God.¹³ In this relationship the roles of Creator and created are distinctly and clearly defined. The image bearer is a shadow of the Creator. The Tabernacle could be seen as a parallel to this. As the Tabernacle was a mere shadow of the real presence of God, so then the created steward is an image, likeness, and even shadow of the One who commissioned him or her for this task. Faithful stewards bear the image of God in the manner in which they carry out their stewardship organically in life, as they care for creation and each other. This is done not in accordance with the desires of the steward. Rather for stewardship to be faithful the image-bearing is done in harmony with the will of the Owner, who is the Lord who created and therefore owns all the things that are cared for by the steward.

God intended man to bear His image as an element of creation within creation. Gen. 1:26 is

¹⁰ Mathews, *Genesis*, 173.

¹¹ Gordon J. Wenham, *Genesis 1–15*, Word Biblical Commentary (Waco, TX: Word, 1987), 33.

¹² R. Scott Rodin, *The Steward Leader: Transforming People, Organizations and Communities* (Downers Grove: InterVarsity Press), 34. Kindle Edition.

¹³ Mathews, *Genesis*, 168.

simply stating that to be human is to bear the image of God.¹⁴ This image-bearing becomes the task of the steward. Human life alone is created in the image of God.¹⁵ He would be the main instrument or mask of God's interaction with this perfect new world that had been spoken into existence. It is within this image that the holy and just man would do exactly as the Lord had created him to do: steward creation. This lofty position merited the divine bestowal of glory and honor that at one and the same time acknowledged the creatureliness and yet honored mankind above all creatures as "human."¹⁶ This means that the creation of human beings in the image of God is not saying that something has been added to the created person, but is rather explaining what the person is.¹⁷ The language of this passage reflects the idea of a royal figure representing God as His appointed ruler.¹⁸ This special living creature is an expression or transcription of the eternal incorporeal Creator in terms of temporal, bodily, creational existence as one might transcribe an epic into a sculpture or a symphony into a sonnet.¹⁹ When God created mankind in the person of Adam, He gave him a body that was made of the same material as the rest of creation, and He gave him a soul somewhat like that of all the other creatures. Then God created a spirit that was like Him, in His image and of His nature, and placed it in man.²⁰ To be reminded of the creation story is to rediscover the nature of human beings, their likeness to God and their

¹⁴ Hamilton, *Genesis*, 137.

¹⁵ Mathews, *Genesis*, 160.

¹⁶ Mathews, *Genesis*, 164.

¹⁷ Claus Westermann, *Genesis 1–11: A Continental Commentary*, trans. John J. Scullion (Minneapolis: Augsburg, 1984), 157.

¹⁸ Mathews, *Genesis*, 169.

¹⁹ Derek Kidner, *Genesis: An Introduction and Commentary* (Leicester, UK: InterVarsity Press, 1967), 51.

²⁰ Sweger, *Created in the Image of God*, 98–100 Kindle.

immediate responsibility to God, the Creator, for the world.²¹ This creation in the image and likeness of God creates a relationship between the Creator and creature.²²

This image-bearing that is in its essence what all stewardship is, would be done in the realm of dominion. The dominion over all creatures is not the content but the consequence of the Divine image.²³ God's purpose in creating man was that he should rule over the animal world. Because man is created in God's image, he is king over nature. He rules the world on God's behalf.²⁴ Man was created to rule, but this rule is to be compassionate and not exploitative. We must recognize that in the ancient near east, royal authority came from a god and thus was exercised in the god's name and under the god's authority. We are given authority, but it is the authority of a steward, not of an independent monarch.²⁵ Even in the Garden of Eden, he who would be lord of all must be servant of all.²⁶ This call to exercise dominion over all other living creatures spells out man's relationship to the rest of creation.²⁷

The verbs *rada* (dominion) in Gen. 1:26 and *kabas* (subdue) in Gen. 1:28 from which we get the command to have dominion and subdue the creation are strong words often associated with force. This might make sense to those who read these verses in a modern context. Man has indeed had a great history of taking the creation by force and using it as his own personal

²¹ A. Q. Van Bensehoten, *What the Bible Says about Stewardship: You Are in Charge of God's Gifts to You* (Valley Forge, PA: Judson Press, 1983), 19.

²² Hamilton, *Genesis*, 137.

²³ Kidner, *Genesis*, 52.

²⁴ Wenham, *Genesis 1–15*, 33.

²⁵ Glenn Sunshine, *The Image of God* (Every Square Inch, 2013), 150–52, Kindle Edition.

²⁶ Hamilton, *Genesis*, 138.

²⁷ Hamilton, *Genesis*, 137.

playground. However, the use of these words in the specific context of Gen. 1:26–28 argue for a different, softer meaning. These words are still tempered by the proximity of God’s creative call for man to bear His image. God has never intended to be in a relationship with us that is marked by slavery and conquest. His relationship with us has always been marked by compassion and provision. While dominion can indeed mean “to rule over,” exercising dominion in the Bible is always a matter of being faithful to God’s intentions. It is never a matter of God handing over control, handing over ownership and saying, “It is yours now. Do whatever you want.”²⁸ It is more likely that the vocational injunction to have dominion and subdue is modified by the absence of any permission for man to kill and consume anything other than plant life.²⁹ This dominion and subduing, under the umbrella of being created in the image of God with the call to be the icon or reflection of God, then places mankind in a relationship with creation.

This relationship also is further limited and explained when Gen. 2:15 is brought into the discussion. In this second account of creation the Lord hones the stewardship vocation of man. He is called to work and keep the land. This places the dominion and subduing of creation into an agricultural context. This is not so much about brute force but more about the labor it would take to till and keep the land.³⁰ This makes stewardship work. This human activity of cultivating and caring has a generic name: work. It is not a punishment for or a consequence of sin. (That will come later!) Work is a fundamental aspect of the human vocation. It is necessary for human

²⁸ Charles R. Lane and Grace Duddy Pomroy, *Embracing Stewardship: How to Put Stewardship at the Heart of Your Congregation's Life*, (Maple Grove, MN: Embracing Stewardship, 2016), 7.

²⁹ Hamilton, *Genesis*, 139.

³⁰ Hamilton, *Genesis*, 140.

happiness and fulfillment. It is intrinsic to responsible stewardship of the world.³¹ Luther would agree when he states, “it is appropriate here also to point out that man was created not for leisure but for work even in the state of innocence.³² Work is regarded here as an essential part of human existence. Life without work would not be worthy of human beings. Humanity cannot have meaning or fulfillment without such obligation.³³ The labor that is stewardship was a joyful labor. In pre-fall humanity, stewardship was not a chore or a bore. It was who God had made humanity to be!

This divinely appointed labor recorded in Gen. 2:15 is to *avad* (work) and *shamar* (keep) the creation. God placed man in the garden to work it, as in the sense of cultivation and to keep it, as in the sense of showing great care. This care flows naturally from the sense that at no time did the Lord God ever transfer ownership, deed, or title of creation to man. Absent the ownership change, the work and care that is to be shown by the man to the creation finds its origin in the fact that nothing at all belongs to the man. The real owner is the One who had the power to make everything just by speaking!

The connection between working and keeping also brings stewardship into relationship with worship. The verb *avad* (work) is very common in usage in the Old Testament. This verb appears 289 times. In this common usage, there are three main ways in which it is translated. First is with the understanding of service to another. The second is that of common labor. The

³¹ United States Conference of Catholic Bishops (USCCB). *Stewardship: A Disciple's Response*, 384–87, Kindle Edition.

³² Martin Luther, *Luther's Works. Chapters 1–5*, ed. Christopher Boyd Brown, Jaroslav Jan Pelikan, and Helmut T. Lehmann (St. Louis: Concordia, 1955), 103.

³³ Westermann, *Genesis 1–11*, 220.

verb is used in Exod. 34:21 to describe the work that man was to do for six days and then refrain from on the Sabbath. The third use is very commonly used in the Old Testament in the religious sense of serving God. This gives the idea that work and worship go together.³⁴ *Shamar* is also another common verb that means to guard or to keep. But it is even more commonly used in legal texts to mean observing religious commands and duties.³⁵ From the earliest moments after creation in the Garden, there is a clear connection between stewardship, work, and worship that will be echoed by St. Paul in Romans 12. It is the man's work to worship the Lord. He does this by doing what the Lord has given him to do, that is, to have dominion over creation by subduing it, by working, and by keeping it!

This dominion and subduing, working and keeping, was not the purview of the man alone. As was noted in the discussion of the image-bearing, it is both man and woman who bear the image of God. This means that all humanity was indeed created for the vocation of steward. This stewardship is to be carried out in community! This establishes a relationship under the rubric of stewardship between human beings. Nowhere is this image-bearing stewardship more clearly on display than in the relationship of husband and wife. The first couple lived in fellowship and community with one another as the natural expression of being image bearers of the triune God.³⁶ The image of God being borne as faithful stewards is tied to the blessing mankind enjoys through the power of procreation as male and female.³⁷ This is why it is not good for man to be alone as

³⁴ Patrick Lai, "Avodah: Work Is Worship," *Business 4 Transformation*. Last modified March 31, 2014, accessed November 27, 2016, <http://business4transformation.blogspot.com/2014/03/avodahwork-is-worship.html>.

³⁵ Wenham, *Genesis 1–15*, 67.

³⁶ Rodin, *Steward Leader*, 35–36.

³⁷ Mathews, *Genesis*, 170.

is made clear in Gen. 2:18. For humanity to be fully human and bear the image of God, man needs woman. Man and woman share in the human sameness that cannot be found elsewhere in creation among the beasts.³⁸ Yet in this, the sexes are complimentary; a true partnership is shown in the term “a helper fit for him.”³⁹ The woman is the kind of help man needs, agreeing with him mentally, physically, spiritually. She is not an inferior being.⁴⁰

By the end of Genesis 2 the full setting of God’s intended stewardship is in place. God has created the world simply by speaking. God has then put man in place to bear His image in a relationship we call marriage, from which all other relationships flow. God has also placed humanity in a relationship with creation as one who has dominion and subdues. Everything is in place for stewardship to be perfect. Man and woman were stewards in relation to all around them. Their command was to be fruitful, multiply and replenish the earth. Their command was to have dominion and care for the earth, just as God had already modeled dominion and care for them and all creation. Being stewards and following these commands were part of their self-understanding. In our original created state, being and doing were enmeshed.⁴¹

The First Stewardship Crisis: Genesis 3

Creation was perfect. The stewards who were put in place were perfect. Everything was exactly like the Lord had intended it to be. It would stay that way until an event that could best be described as the first stewardship crisis. The scope of this work will not allow a full, in depth exegesis of Genesis 3. However, there are some clear points that make the fall into sin truly an

³⁸ Hamilton, *Genesis*, 213.

³⁹ Kidner, *Genesis*, 65.

⁴⁰ H. C. Leupold, *Exposition of Genesis* (Grand Rapids: Baker, 1942), 130.

⁴¹ Rodin, *Steward Leader*, 38.

example of a stewardship crisis.

The fall into sin highlights the horrific transition in the relationship of human beings to God, to one another, and to creation. While it would be easy to blame the *arum*, or “crafty” serpent for this downfall, the entire event is a stewardship crisis, all centered in the identity and purpose of both God and man. This crisis is also marked by the chronic forgetfulness of who is the ultimate owner and who was created to be the steward. The serpent was instrumental in setting the stage for this forgetfulness, but is not culpable. That culpability rests squarely on the once perfect shoulders of the man and the woman in the Garden.

The problem lies, as Gen. 3:4 indicates, in the fact that the serpent succeeded in drawing the woman’s attention to another possible interpretation of God’s command.⁴² This woman implicitly accepts the possibility that God is holding out on them. In Gen. 3:5 the serpent draws attention to the possibility that this prohibition is not one for their benefit but the Lord’s. The tempter does this by beginning with a suggestion rather than argument.⁴³ His suggestion is that God is holding out on them because He doesn’t want to share the place of honor with humanity. In this he grossly exaggerates God’s prohibition, claiming that God did not allow them access to any of the orchard trees.⁴⁴ This pales in comparison to the textual reality. In Gen. 3:2 the woman admitted that they could eat of any of the trees in the Garden. This fact can hardly be harmonized with any concept of God withholding from them! The woman’s response in verse three, which included the addition of words that God Himself did not command, does not prove to be a corrective, but rather an open door for more craftiness of the serpent. In verse four the serpent

⁴² Mathews, *Genesis*, 235.

⁴³ Kidner, *Genesis*, 67.

⁴⁴ Hamilton, *Genesis*, 189.

makes three counter-claims. First, that they will not die; second, their eyes will be opened, a metaphor for knowledge suggesting a new-found awareness not previously possessed. Finally, they will gain what belongs to God, knowing good and evil, essentially contending that God is holding something back from them.⁴⁵ This flies in the face of everything that the woman had known. God had provided everything that they had needed for the life they lived. Their labor, while it was work, was a pleasant and delightful labor. There was no evidence at all that the Lord had been holding out on them. The tempter pits his bare assertion against the word and work of God, presenting divine love as envy, service as servility, and a suicidal plunge as a leap into life.⁴⁶

One could assert that the sin that induced the first stewardship crisis is covetousness. Here is the essence of covetousness. It is the attitude that says I need something I do not now have in order to be happy.⁴⁷ This has serious repercussions in the area of stewardship. Gen. 3:6 is loaded with simple, yet complete devastation, “So when the woman saw that the tree was good for food, and that it was a delight to the eyes, and that the tree was to be desired to make one wise, she took of its fruit and ate, and she also gave some to her husband who was with her, and he ate.”

This verse contains a chiastic structure that is the inverse opposite of the chiastic structure that brought humanity into existence. Here the woman sees the fruit as good, delights in its appearance, and, coveting the wisdom that comes with it, she takes and she eats. Once she has taken, she gives to her husband and then he eats. The center of this structure is found in the

⁴⁵ Mathews, *Genesis*, 237.

⁴⁶ Kidner, *Genesis*, 68. This sounds a great deal like the temptations that satan uses against Jesus. All this I will give you...

⁴⁷ Hamilton, *Genesis*, 190.

taking. When the hand of the one that was created to be steward reaches for that which belongs to the owner in an attempt to claim ownership, everything unravels, and does so rather quickly. Covetousness gives way to theft. The woman's covetousness is described in terminology that foreshadows the tenth commandment. The words for delight and desirable are from roots meaning "to covet."⁴⁸ From this covetous taking, theft gives way to idolatry. Verse 6 does not need to say, nor can it say that the woman wants to become "like God"; that is not the intention, though it is generally interpreted that way. It is implied in the "becoming wise" inasmuch as it means a transcendence of herself by the woman in overstepping the limits set for her.⁴⁹ So, in this one quick verse, the picture is complete: every function of body and soul is wrested from its original purpose and becomes embroiled in one vast confusion of its divine purpose.⁵⁰

The woman does not bear the blame alone in this stewardship crisis. The text is clear that the man is right there with her. While the woman did make the first thoughts, words, and actions, it is clear that the man did not exercise his role in stewardship by stopping her. The man was not deceived. He simply took of the fruit offered to him from his wife. The woman does not try to tempt the man. She simply gives and he takes. He neither challenges nor raises questions. The woman allows her mind and her own judgment to be her guide; the man neither approves nor rebukes. Hers is a sin of initiative. His is a sin of acquiescence.⁵¹ Both are guilty of failing to exercise the faithful dominion of stewardship which the Lord had given them as they were created in His image to work and keep the garden.

⁴⁸ Wenham, *Genesis 1–15*, 75.

⁴⁹ Westermann, *Genesis 1–11*, 249.

⁵⁰ Leupold, *Genesis*, 152.

⁵¹ Hamilton, *Genesis*, 191.

This failure would lead to immediate and long term consequences. The initial result is that their shame is exposed. Their nakedness mirrors their naked aggression toward the stewardship task which the Lord had given them. They immediately set to work as a good steward would. But they are no longer stewarding creation in the manner that the owner designed. They are at work covering their shame. This is a fool's errand. Their creative powers are in no way able to conceal the damage to their three key relationships as steward. They are no longer in a relationship with the Owner, they prove to be at odds with each other, and the creation which had been given to provide for their every need will soon begin to work against them.

The first sign of these broken relationships happens almost immediately. The anthropomorphic description of God walking in the garden suggests the enjoyment of fellowship between Him and our first parents.⁵² In Gen. 3:8 the hithpael usage of the verb *halek*, (to walk about) *mithallek*, indicates that this may well have been some kind of habitual occurrence.⁵³ But mistrust and fear have, for one thing, taken the place of the trust and the free communion with Yahweh, which had previously prevailed.⁵⁴ Where God and man freely walked and talked together, now this relationship between gracious Owner and faithful stewards has been forever altered. Man has had his lack of faithfulness exposed in the opening of his eyes. His physical and spiritual nakedness is exposed, leaving only fear that leads to the desire to hide from God. Before human disobedience there was no shame, but with sin the man's self-consciousness has changed. His sense of humiliation impacts his covering up before the woman as well as God.⁵⁵ All he sees

⁵² Mathews, *Genesis*, 239.

⁵³ Hamilton, *Genesis*, 192.

⁵⁴ Leupold, *Genesis*, 156.

⁵⁵ Mathews, *Genesis*, 241.

is that he can no longer stand in the presence of God. He and his woman have stolen from God and now bear all the consequences. Of this, the man freely admits when questioned by God.

But the confession is not without a clear illustration of the rift that now exists not just between creature and Creator, but also the rift between the members of the crown of creation. The man blames the woman directly and God by default! “The woman, which you gave me” is the man’s defense. This only compounds the breakdown of the relationships that exist. As people often do, in such situations, the man tries to excuse himself by blaming the woman and implying that it is really God’s fault. In this, the divisive effects of sin set man against his dearest companion, alienating him from his all-caring Creator.⁵⁶

The judgment that issues forth from this exchange between God and man and woman is what sets the stage for our current struggles with stewardship. As the just and right punishment is meted out, at no point does the Creator ever rescind the vocation of steward from fallen man. In fact, the judgments really come into play in the way that the image of God will continue to play out in the lives of those who come after the first couple. The labor that was given for humanity to do is now going to be marked by pain, struggle, and strife. The dominion that was to be exercised in the procreative act will now bring pain to the woman. The soil that was designed to be a constant and abundant source of provision for humanity will instead work against the man who will till the soil as directed in Gen. 2:15. The labor of stewardship which was purposed for joy will now result in sweat and tears and the breakdown of the once-perfect body. Curses are uttered against the serpent and the ground, but not against the man and woman. They will bear the consequences of the curses, but not the curses themselves. This is the result of a rebellious

⁵⁶ Wenham, *Genesis 1–15*, 77.

brand of stewardship that saw the stewards attempting to become owners. Created in the image of God to be stewards of the creation, it is clear that this image is either lost or horribly corrupted. If the image is only regarded as humanity's righteousness, it is indeed lost.⁵⁷ But man and woman continue to bear the shadow marks of the image as they are tasked with ongoing stewardship even after the stewardship crisis.

But in the midst of the curses that fall on the serpent and the creation comes something new. At the very center of a chiasm that exists between the process of the fall and the process of the judgment is the very heart of what becomes the single greatest gift humanity has been called to steward. In what many call the *protoevangelium*, God's great promise of the Gospel is given.

The Lord God said to the serpent, "Because you have done this, cursed are you above all livestock and above all beasts of the field; on your belly you shall go, and dust you shall eat all the days of your life. I will put enmity between you and the woman, and between your offspring and her offspring; he shall bruise your head, and you shall bruise his heel." (Gen. 3:14–15)

The Gospel is ultimately what humanity is to be stewards of, going forward from the Garden. Through it, the Gospel the curses of the stewardship crisis will be undone and the renewal of the stewards will be accomplished. This stewardship of the Gospel could well be the root of the struggle for all the other stewardship crises that human beings face each day. There is that ongoing enmity or struggle between what humanity was created to be (stewards) and what the fallen human flesh desires (ownership). This is not some intramural effort either. The enmity

⁵⁷ The image of God is an interesting concept in relationship to stewardship. There is an unsettled debate among Lutheran scholars as to whether or not the image of God was lost in the fall or if a hint of it still remains. The Lutheran Confessions limit any discussion of the image of God to man's original righteousness. If the discussion is limited to this, then the image is lost. However, one can read the Scriptures and at the very least admit that when one looks at what God created man to do, a lingering shadow of the original created task of stewardship exists in man to this day. The image of God in the narrow sense has been lost. But a broad sense of the image of God is still playing out in us today as we continue the call to be stewards of all we are and have.

will work itself out as humans and the serpent continually try to kill each other.⁵⁸ It implies repeated attacks by both sides to injure the other. It declares lifelong mutual hostility between mankind and the serpent and those who will follow after him.⁵⁹ Eve and her adversary are the progenitors of a lifelong struggle that will persist until a climactic moment when the woman's offspring will achieve the upper hand.⁶⁰

This struggle will be the hallmark of the stewardship of the Gospel that will play out in the pages of Scripture. The nature of this struggle will be couched in the language of stewardship. What plays out in the judgment and following is nothing new. There are no new tasks given to humanity. They are to continue to have dominion over creation. They are to continue to be fruitful and multiply. They are to continue to work the soil and protect it. The only difference is that the labor is no longer joyful. There will be pain and toil in the process. The death that was promised will not be instantaneous. Rather they would feel a bit of it each moment in their struggle for faithfulness in stewardship as they battle the ancient serpent's influence in the world and in their hearts and minds.

The consequence of this is devastating and on-going. Every relationship for which humanity was created perfectly is now marred. R. Scott Rodin captures the depth of the struggle as stewards that comes after the fall when he writes:

The Fall cost the first couple this sense of self-identity. They lost it when they were forced to consider themselves in abstraction from their relationships. Instead of asking, "Who am I in relation to God?" they were left to ask, "Who am I over and against God?" In other words, "Who am I alone?" Who is man without woman, woman without man, and woman and man over and against creation? If we can no

⁵⁸ Westermann, *Genesis 1–11*, 259.

⁵⁹ Wenham, *Genesis 1–15*, 80.

⁶⁰ Mathews, *Genesis*, 245.

longer define ourselves by our relationships because of their brokenness, we must define ourselves according to some other criteria—an inevitably foreign and counterfeit criteria. The rise of the autonomous self and the search for independent self-understanding and meaning has forged a different standard for self-definition, and therefore an alternate set of criteria to measure meaning and purpose.⁶¹

The help which should come from creation and each other is now strained at best because of the result of sin. The marriage relationship between the first couple and all those who follow will bear this struggle. The sweat of the brow to provide a living will spread from the soil outside of Eden to labor of this very day. The owner/steward authority structure will find discord in the Garden and today as a result. This struggle is not just from the outside either. The mark of sin can cause a skewed view of stewardship. It is after the Fall that “dominion” was redefined as domination, “rule over” became own and control, and “subdue” became the justification to exploit. It is a post-fall understanding of these words that has yielded the grossly mistaken assumption that the earth is ours to use any way we want.⁶² This stewardship life and death struggle would through the ages be manifest in the way we abuse creation, hoard resources, amass debt and live lives with that same reaching hand that we might well call greed. Just like it did in the lives of the man and the woman in the Garden, covetousness would give way to claiming ownership which would cause created things to become idols and would separate humanity from God. The entire Old Testament is a recurring nightmare of this process. Stewardship of the promise of the Gospel, stewardship of relationships with one another, and stewardship with our relationship with creation would continue to spiral out of control and into the depths.

⁶¹ Rodin, *Steward Leader*, 38–39.

⁶² Rodin, *Steward Leader*, 42.

However, this condition is not the end of the steward any more than the Scriptures end with the banishment of man from the Garden in Genesis three. As man would toil through the years and woman would bear children in pain, there was always the hope that one of those seeds of the woman would be the One who would undo the damage of the first stewardship crisis promised by the Lord in the judgment on the serpent. The Gospel we are called to steward is the only solution to the stewardship crisis we have brought upon ourselves.

The cross and empty tomb of Jesus is what renews us. As St. Paul tells the Corinthians, “All this is from God, who through Christ reconciled us to Himself and gave us the ministry of reconciliation; that is, in Christ God was reconciling the world to Himself, not counting their trespasses against them, and entrusting to them the message of reconciliation” (2 Cor. 5:18–19).

It is in the redemptive action of Jesus that all the damage of the first stewardship crisis of Genesis 3 is undone. In the death and resurrection of Jesus all of the relationships that were destroyed in the first stewardship crisis have been restored. In Christ, the God who banished man from the Garden comes near to undo that banishment. In Christ, the world which bore the curse of sin that resulted from the man’s faithless, is reconciled to God. In Christ, the hostility that exists in all human relationships, beginning with marriage and flowing through the rest of human interaction, is done away with. All of this comes in the forgiveness of sins. Jesus is the only One who makes this possible.

It is critically important to see where the impetus for reconciliation originates. It is not man trying to get back to God by being a faithful steward of the fallen creation. If that were attempted man would find only death in the flaming sword of the Cherubim. Any anthropocentric reconciliation is doomed to failure and death. However, in the very same way that the Creator spoke the Word into a formless and void situation and brought about a perfect creation, it is God

who comes near to man in the Word made flesh to work the reconciliation. This is not some theoretical discussion either. There is great cost. As St. Paul, reminds the Romans, “but God shows His love for us in that while we were still sinners, Christ died for us” (Rom. 5:8 ESV). Flesh torn and blood spilled is what it would take to make this reconciliation possible! Again St. Paul says to the Corinthians: “For our sake God made Him to be sin, who knew no sin, that in Him we might become the righteousness of God” (2 Cor. 5:21 ESV). It is God who makes these renewed relationships possible. This reconciliation and renewal is what reconciles us to a proper understanding of our stewardship task. Once again, in the reconciling act of Jesus, human beings see why it is they are called to work and keep creation. It is only after having these relationships reconciled that humans can once again see stewardship as our working and keeping of that which is not ours, but actually belongs to God. This reconciliation resets world view. Where fallen stewards see the world as something belonging to humanity to be done with as is pleasing, redeemed stewards see the world as a precious gift of God, given and restored for God’s sake and for His purposes. We only hold these gifts in trust for Him! This complete reconciliation is best captured in these thoughts:

In Jesus’ life we have demonstrated the right relationship we seek with God, our self, our neighbor and our world. Jesus lived the life we could not live. He was obedient where we were disobedient; he was faithful where we were faithless; he was a neighbor when we passed by on the other side. He knew who he was, why he was here, what his ministry was to accomplish. He knew his place before God, in the world and among his people. He did all this while bearing our humanity! He completed in his life and confirmed in his death and resurrection the full requirements of the original relationship between God and his creature.⁶³

An Identity Lost and Restored

In the Holy Scripture, the purpose and identity of the steward is clear. The steward is to

⁶³ Rodin, *Steward Leader*, 43.

faithfully order the affairs of that which belongs to the owner. Yahweh is the owner of creation by His creative act. In His divine wisdom, He has assigned the task of stewardship to humanity. We have been created for this task. However, it was a task that we were not able to faithfully discharge as we have noted in the study above. Thankfully, this is not the end of the story. The Creator, while the author and owner of creation, is also the author and giver of great grace. This grace has been poured out on all fallen humanity in the person and work of Jesus. This is an abstract and general reality that the Scripture declares. This grace restores all fallen stewards.

But this act of grace that takes place at the cross and restores fallen stewards to their rightful identity and place is not just an abstract practice. Concrete realities accompany this grace to the individual redeemed child of God. This restoration also happens in time. The universal truth of the restoration of our status as individual stewards becomes ours particularly in the waters of Holy Baptism. As Luther reminds us in the Small Catechism, baptism changes our present and our future as it “works forgiveness of sins, rescues from death and the devil, and gives eternal salvation to all who believe this as the words and promises of God declare.”⁶⁴ He expands on the blessings of baptism for the Christian steward when he says, “This we see what a great and excellent thing Baptism is, which snatches us from the jaws of the devil and makes God our own, overcomes and takes away sin, and daily strengthens the new man, always remains until we pass from this present misery to eternal glory.”⁶⁵ The power of baptism for the Christian life is simply this: the power at work in Jesus Himself. But our baptismal connection with Jesus

⁶⁴ Martin Luther, *Luther's Small Catechism, with Explanation*, ed. Sara Tyson, and H. C. Schwan (St. Louis: Concordia, 2008), 24.

⁶⁵ Theodore G. Tappert ed., *The Book of Concord: the Confessions of the Evangelical Lutheran Church*. (Philadelphia: Fortress, 1959), 446.

also brings with it His power for living day by day.⁶⁶

Baptism connects the sinner to the Savior. The Savior has completed the task of reconciliation between the Father and the fallen. This act of restoration re-establishes the condition of the steward. In justification, baptism redeems. In sanctification, baptism sets the stage for the Christian life. It is in the Christian life that the now redeemed and reconciled steward does the work for which the Lord has created and redeemed him. Luther captures this in the Small Catechism in the description of baptism in the life of a redeemed Christian steward when he writes that baptism indicates “that he Old Adam in us should by daily contrition and repentance be drowned and die with all sins and evil desires and that a new man should daily emerge and arise to live before God in righteousness and purity forever.”⁶⁷ This is the call of the redeemed steward to whole life stewardship. This includes confessing when daily there is a sinful missing of the mark in stewardship, returning to Christ in confession, receiving absolution, and then joyfully returning to the work which God has given him to do in daily stewardship in its many facets, all while looking ahead to the ultimate day of the resurrection.

Just as humanity’s call to stewardship did not end with the great stewardship crisis that was the fall, neither does the call to modern day stewardship end when we are restored to the task, when we are called to faith in Jesus Christ. Justification gives way to sanctification. In fact, while sanctification is a broad theological concept, for all practical application stewardship is sanctification! The sanctified life of a redeemed Christian and the life of a faithful Christian steward run parallel. The book of Romans is a tremendous help in this. The catechetical nature of

⁶⁶ Harold L. Senkbeil, *Sanctification, Christ in Action: Evangelical Challenge and Lutheran Response* (Milwaukee: Northwestern, 1989), 158–59.

⁶⁷ Luther, *Luther’s Small Catechism*, 25.

Paul's introductory letter to people who knew him only by reputation serves as a great guide for us in stewardship. Romans 12 reads as a catechism of the life of a steward.

The start of Romans 12 puts stewardship in perspective. Stewardship does not start with us. It really begins with the work of the Lord. Paul captures this when he writes:

I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect. (Rom. 12:1–2 ESV)

If the creation account is the creation of the vocation of steward, Paul's account is really the mission and vision statement of what it means to be and how one carries out life as a steward. This starting point is never the decision of a willful human being. It starts with the mercies of God in full view. Nowhere are those mercies in fuller view than at the cross. There the Seed of the woman does battle and crushes the head of the ancient serpent to set humanity free from the bondage of sin and death, thereby restoring to us the standing of being stewards of all of life for the glory of God. The understanding of our redemption completely changes the nature of our stewardship. While it is true that even unbelievers remain stewards by virtue of creation, the position of the redeemed steward is completely different. An unbelieving steward will indeed care for the creation and other natural resources just as a Christian steward would. However, they are a steward out of fear. This godless stewardship is driven by the terror that our pollution of the air and water and depletion of other natural resources will bring about death and destruction. Christian stewardship, and thereby the only form of Godly stewardship, is driven by our response to the Gospel. We care for the creation because it has been entrusted to us, and then by grace, re-entrusted to us by a radically generous God. Our stewardship is then totally distinct from any other form of stewardship. It is a loving response that can only be created in us by the work of

the Holy Spirit. This flows not from human invention or incentive. It flows from the mercies of God. This means that grace affects the whole of the Christian life and is not some remote, ethereal affair.⁶⁸

Both salvation and stewardship are free gifts to us from God. St. Paul captures this with the great “therefore” presented in Rom. 12:1. The *oun* in the Greek shows that Paul is connecting what comes after with what has been presented before. This “therefore” is more than just connecting to chapter 11. It infers in the “therefore” that it stands more deeply rooted in all of the letter up to this point.⁶⁹ Paul had been cataloging the mercies of God that have played out in his life and in the lives of these Roman Christians. The apostle here draws the consequences of his message in the daily lives of the community.⁷⁰ But this is not written in the typical cause and effect way that the world would express itself. A legalist would say, “do this and you will live,” but Paul is saying, “Live and you will do these things.” Only when the power of sin is broken by what God did in Christ can ethical admonitions be effective and not increase sin.⁷¹ There is not burden in this life of restored stewardship because in full view of God’s mercy at the cross, God has borne the burden Himself.

In light of this, God calls the steward to action. The steward is to present his whole life to God as a sacrifice. This carries with it the images of the Old Testament worship. While it evokes the Old Testament usage, the vocabulary indicates that there is something unique that is being exhorted here. The Greek word used in this verse, *paristemi* (to present), is a unique usage in the

⁶⁸ Leon Morris, *The Epistle to the Romans* (Grand Rapids: Eerdmans, 1988), 434.

⁶⁹ Michael Middendorf, *Romans 9–16*, Concordia Commentary (St. Louis: Concordia, 2016), 1210.

⁷⁰ Ernst Käsemann and G. W. Bromiley, *Commentary on Romans* (Grand Rapids: Eerdmans, 1980), 325.

⁷¹ Morris, *Romans*, 431.

Greek Bible in connection to the presenting a sacrificial offering to God. The word for body (*soma*) is not the common usage in sacrificial language either.⁷² But in invoking the worship theme of the Old Testament, something strong is being called for. In the Old Testament cultus there was no worship without sacrifice. Those sacrifices were bloody and brought death. Those sacrifices required the whole of the animal being sacrificed. The point that is to be emphasized here is that the body denotes not just the person but the person in his corporeality, in his concrete relationships within this world; it is because he is body that man can experience the world and relate to others.⁷³ The whole of the life of a Christian by virtue of creation and redemption belong to God. They are to be stewarded as work. But this work is now once again worship, like it was intended to be in the Garden. The constantly repeated offering of ourselves in all our concrete living as a sacrifice to God is the true action of worshipping.⁷⁴

This presenting of the bodies of the stewards for sacrifice in worship ties far more closely to the baptismal language of Romans 6. There Paul uses forms of the verb *paristemi* (to present) five times in connection with people presenting themselves or their members either to sin or God.⁷⁵ This makes the triangular connection between baptism, worship and stewardship. This speaks to the whole life nature of all three. Baptism is the new life we have received in Christ. It is life. Our life is called to be one of worship and service. However, this does not allow for worship and stewardship to be compartmentalized. By uniting the two in this way St. Paul makes

⁷² Middendorf, *Romans 9–16*, 1213.

⁷³ David Allen Hubbard, Glenn W. Barker, and James D. G. Dunn, *Romans 9–16*, Word Biblical Commentary (Waco, TX: Word Books, 1982), 709.

⁷⁴ C. E. B. Cranfield, *Romans: A Shorter Commentary* (Grand Rapids: Eerdmans, 1985), 294.

⁷⁵ Middendorf, *Romans 9–16*, 1213.

it clear that in the life of a faithful steward, either the whole of Christian life is worship, including everything that goes with the practice of worship and life, or everything about stewardship is absurdly pointless.⁷⁶ Our body is the organ for our actions and when we present that to God it means that all our actions together with their instrument are to be directed solely at Him.⁷⁷

This worship is not just any run of the mill worship. Paul speaks of this worship/stewardship as a sacrifice that is living, holy and pleasing to God. This sacrifice is living in that it is marked as different from the ordinary, run of the mill sacrifice, which dies.⁷⁸ This could well mean that Paul is calling the steward to offer themselves to God in a deep theological sense as in living in the newness of life, an echo of Rom. 6:4.⁷⁹ Others see this living as simply a modifier of the noun sacrifice creating the oxymoron of living and sacrifice. But this is a false alternative as both aspects of life stand as relevant and applicable to those being in Christ.⁸⁰

But what is key is that this worship does not originate with the steward. It begins with the mercies of God. This is what allows the worship to be holy and pleasing to God. As Luther would remind us in his explanation to the Third Article, “I believe that I cannot by my own reason or strength believe in Jesus Christ or come to Him.”⁸¹ This makes God the reason for any worship/stewardship being holy and pleasing to God. Paul, calling this sacrifice holy invokes

⁷⁶ Käsemann, *Romans*, 327.

⁷⁷ R. C. H. Lenski, *The Interpretation of St. Paul's Epistle to the Romans* (Minneapolis: Augsburg, 1961), 747.

⁷⁸ Morris, *Romans*, 434.

⁷⁹ Cranfield, *Romans*, 294.

⁸⁰ Middendorf, *Romans 9–16*, 1214.

⁸¹ Luther, *Luther's Small Catechism*, 17.

more Old Testament worship themes by echoing the Hebrew *kadosh* in the Greek word *hagios*. God's action toward the redeemed steward then makes it well pleasing by the gift of faith.⁸²

This setting apart for worship is a call to a different kind of life for the Christian steward. Paul calls the Romans and us to a renewing of the mind. But this is not some invitation to some metaphysical experience. Really it is nothing more than an ongoing encounter with the Gospel. On the basis of the Gospel, in the light of the mercies of God, there is only one possibility that is properly open to the faithful Christian steward, and that is to resist the process of being continually molded and fashioned according to this present age with its conventions and its standards of values.⁸³ By Paul's use of the present passive imperatives in 12:2 it indicates two things. First, the work of transformation comes from outside of us, namely the Gospel. This indicates that the source and power of this transformation is wholly and solely God's.⁸⁴ Second, it is a work that is never completed this side of eternity. Paul's imperative implies an ongoing reality which calls for continued and necessary vigilance on the part of believers.⁸⁵ This envisions not a mindless emotionalism, but a deeply intelligent approach to life, as characteristic of the Christian who has been renewed by the Holy Spirit. In this Paul envisages a continuing process of renewal.⁸⁶

This all sounds very much like the original commission of the stewards back in Genesis 1 and 2. This renewed and redeemed stewardship is a free gift from God. The worship that is

⁸² Middendorf, *Romans 9–16*, 1215.

⁸³ Cranfield, *Romans*, 296.

⁸⁴ James D. G. Dunn, *Romans 9–16*, Word Biblical Commentary 38b (Dallas: Word, 1988), 713.

⁸⁵ Middendorf, *Romans 9–16*, 1220.

⁸⁶ Morris, *Romans*, 435.

stewardship is work. But in this renewed and restored state it is free from compulsion and manipulation. It is indeed, as the LCMS definition of stewardship indicates, “a free and joyous activity.” Scott Rodin captures this stewardship idea when he writes:

There we must say that even our call to be stewards, even our joyous, evangelical response that we must make and even our work to be faithful stewards in the kingdom of God must be seen as our participation in the work of the one Faithful Steward and never separate from it.⁸⁷

This is indeed a call for our whole life. Humanity was created for this stewardship life. Jesus Christ endured the cross and empty tomb to restore us to this life. We are not our own. In Holy Baptism we were called by name and owned by the precious blood of Jesus Christ. Baptism changes our identity before the Lord and the world. In this divine act we are restored to our rightful place and understanding of what we are called to be and do before Him. Since this act is divine and takes place inside of history, it is possible to paraphrase an old outreach axiom for discussion. It has been said that there is no time when a baptized Child of God is not a witness to the grace of God. In the same way, that since we are baptized, it can also be said that there is not a time when we are not a steward. Again Rodin: “Being a steward in God’s kingdom is not an activity we do alongside our other roles as Christians, but it defines our roles as Christians.”⁸⁸

This gives us a great gift! Christian stewardship is not an activity that we originate by our own volition. It is critical that we understand that at its root in stewardship, God is the ultimate initiator of the activity. It is the Holy Spirit who calls, gathers, enlightens, sanctifies and keeps us in the one true faith. The work of sanctification is the work of the Holy Spirit. Since stewardship is sanctification, it too is the work of the Holy Spirit in and through us. While it is true that

⁸⁷ Rodin, *Stewards in the Kingdom*, 119.

⁸⁸ Rodin, *Stewards in the Kingdom*, 166.

human activity is the mode of carrying out stewardship, it is dangerous to focus on human activity in this. When human effort is involved, apart from the working of the Holy Spirit, it will flirt with and consistently cross over into idolatry and pride. Stewardship that does not begin and end in the Gospel is not faithful and biblical stewardship at all! While the human activity of stewardship may be visible apart from faith in Jesus Christ, only when the Holy Spirit calls us to faith and restores us to the role of steward, can we truly be His own, and live under Him in His kingdom, and serve Him in everlasting righteousness, innocence, and blessedness. As redeemed creatures, we use the Creator's gifts to serve the Creator by serving creation. Stewardship seeks ways of glorifying God. That is why it yearns to act in grateful and faithful response to the grace of God revealed in His Son. This is why, first of all and always, it is stewardship of the Gospel.⁸⁹ This is really nothing other than a sanctified return to Gen. 2:15. As a result, John Herrmann is correct when he asserts, "The stewardship life is dedicated to the cause of the kingdom. . . . Christians are partners and co-laborers together with God. The Christian's chief concern in life is the coming of the kingdom to him, his brethren and to all men everywhere."⁹⁰ As those created to bear the image of God, we have been redeemed for this as well. While we cannot bear this image fully this side of the resurrection, in the faithful response of the redeemed steward, we still bear a form of this image. We are created (and re-created) to reflect God's image in our world through what we say and do.⁹¹ This is stewardship.

⁸⁹ McKay, *Servants and Stewards*, 1.

⁹⁰ Herrmann, *Chief Steward*, 13.

⁹¹ Rodin, *Steward Leader*, 31.

Summary

As established, human beings were created to be stewards. This is an identity. It is a divinely established identity as well. No mere mortal approached God and, through the art of the deal, was hired on to serve as steward of all creation. The Lord created humanity for stewardship. Therefore, stewardship is the primary human activity that reveals God's image within us. Stewardship is an identity that leads us to activity. Then, *when* that task was frustrated in the idolatrous failures of the first stewards in the Garden, the Lord set about redeeming the corrupted creation and restoring the failed stewards. This is the second, restored identity that every redeemed child of God receives as gift in the waters of Holy Baptism. To come to a conclusion that humanity was ever the owner of anything, the master of creation and the determiner of his own fate, requires a denial of God's Word.

Yet, if it is indeed this obvious, why is there a continuing need for human beings to actually learn what this identity means and the claims it lays on their relationship with God, creation, and each other? This really flows from the fact that humanity endures the *simul justus et peccatur*, that is at the same time saint and sinner, not just in the life of justification but also in the realm of sanctification which is stewardship. The sinful flesh in which every baptized steward lives will lead to the desire of ownership rather than stewardship. That hand which reached out for that fruit which was pleasing to the eye, good for food, and desirable for becoming like God is still within every human being. The desire to override the Creator and Owner relationship still runs strong in sinful, yet redeemed humanity and must be beaten back. This can only happen when the Word of God is taught in its truth and purity and the Holy Sacraments are administered according to their institution by God. No plan or program that is not rooted in this foundation and nourished by the Means of Grace will do anything truly worthy in

the raising up of faithful stewards.

CHAPTER THREE

THE PROJECT IN THEORETICAL PERSPECTIVE

The previous chapter has highlighted the biblical and theological roots of stewardship. It is indeed part of the whole counsel of God. A congregation and its pastor are called to teach this faithfully. A lack of formation and preparation is no excuse for stewardship to not be taught. Stewardship is not a brand new topic to an established congregation. Even the newest mission congregation that has a segment of its membership coming from a churched background will not have a blank slate when it comes to any teaching of stewardship.

While this familiarity with stewardship is present, this in many cases presents as much of a challenge to teaching as it does a foundation. As this chapter progresses, it will be shown that the historical and cultural impact of over two centuries of Christian stewardship in an American setting will create, at best, a challenge for the pastor and stewardship leader who is seeking to form a stewardship culture that is in keeping with the Word of God in the local congregation. In the course of this chapter we will look at the formation of the congregational stewardship culture from an historical perspective that has caused an unhealthy narrowing of what stewardship happens to be. Once this is completed, it will be shown that stewardship culture can be identified, assessed and, as needed, be changed. But this change is not one that is engineered solely by men. Any stewardship culture change will be created, led and maintained only by the work of the Holy Spirit through the Means of Grace.

The Development of the Concept of Stewardship in America

While stewardship has been the call of every baptized child of God, it has taken on a

radically different role in North America. The mother churches of Europe that exported the Christian faith to the New World did so in a state church setting. Even to this day the state church model is in place, not only in the birthplace of Lutheranism, but in nearly every European nation. In that model, the Christian was to be a steward as well. But in North America, where there is no state sponsorship of the church, stewardship took on a much different tone. This tone was one of institutional survival. While biblically there is much more to stewardship than money, this new funding model for ministry in the New World at many times has overwhelmed the other aspects. While this is to be lamented and repented, it became a stark reality that funding the mission was going to become a driving force in the evolution of the understanding of stewardship in North America. This transition in stewardship started in the late 1800's as the industrial revolution gave rise to the middle class. Funds needed to be raised to cover the cost for the larger and more ornate facilities that were beginning to be built. It was also now that there were the beginnings of the relatively young Christian churches in America starting mission work in the western regions of the country as well as sending missionaries to other nations. This too needed to be funded.¹

This need to fund the mission and ministry of the growing and expanding church was not in and of itself wrong. Financial stewardship has always been part of the whole counsel of God. Even Jesus Himself highlights this when He makes the connection between treasure and the heart. A person's financial life is a reflection of his spiritual life.² However, for the first time in

¹ William O. Avery, "A Brief History of Stewardship," *Elca.org*, accessed July 28, 2016, http://download.elca.org/ELCA%20Resource%20Repository/A_Brief_History_of_Stewardship.doc.

² Wesley Kenneth Willmer and Martyn Smith. *God and Your Stuff: The Vital Link between Your Possessions and Your Soul* (Colorado Springs: NavPress, 2002), 32.

history, the door was opened to the exclusive coupling of stewardship and money. In earlier historical settings, the financial support for the parish's ministry was a matter for the patron of the congregation or the state. Now the burden of funding fell on the entire body of believers. These believers, who were at the same time saint and sinner, did not always want to readily part with the means which provided for their growing affluence. This has served as the birthplace for the almost inexorable connection between stewardship and money that besets congregations today.

The Narrowing of the Concept of Stewardship to Finances

Conflating the biblical witness about stewardship with fund-raising may have prohibited the development of a livelier and more realistic concept of the steward's role.³ Stewardship's problem is that it has become inextricably linked to the congregation's bills.⁴ For this reason, when the pastor starts to preach and teach stewardship in a manner that is in keeping with the whole counsel of God, men grab their wallets and women clutch their purses. This perception of stewardship is what the church has indirectly and incorrectly taught for generations!

Already this perception was bemoaned in the Lutheran Church—Missouri Synod in 1947. In an article published in *The Abiding Word*, it was lamented, “Unfortunately, the term stewardship in our circles has received the connotation that too often is distinctly financial...the fact remains that frequently and almost automatically the mere mention of the term stewardship when used in our churches is identified with the ingathering of funds.”⁵ This condition has not

³ Bob Sitze, *Stewardshift: an Economia for Congregational Change* (New York: Morehouse, 2016), 23.

⁴ Lane, Charles R. and Grace Duddy Pomroy, *Embracing Stewardship: How to Put Stewardship at the Heart of Your Congregation's Life* (Embracing Stewardship, 2016), 6.

⁵ Theodore Ferdinand Karl Laetsch ed., *The Abiding Word: an Anthology of Doctrinal Essays* (St. Louis:

gotten any better. In fact, it may well be worse today than ever! The church has long held the word stewardship hostage, using it solely in connection with financial giving to the church.⁶ The most widespread result of this singled-minded application of stewardship only to church matters may also be the most damaging: diminished regard for any message with stewardship in the title.⁷

This is so far from what the Lord intended stewardship to be. True, biblical stewardship has its roots in two Greek words, *oikonomia* and *oikonomos*. From these words there is a strong link between the notion of steward and the idea of the household. The *oikonomos* was the manager of the household affairs.⁸ The word can be traced in classical Greek for management of an entire estate.⁹ This is certainly a larger concept than the steward only managing the checkbook of the owner! The word stewardship is an Anglo-Saxon approximation of the Greek terms and carries with it the notion that God's original and continuing providence runs through all history.¹⁰ In St. Paul's prison Epistles the term steward and stewardship can be used in both the sense of his stewardship of the Gospel personally or it could be read as his stewardship of God's plan of salvation.¹¹ Either way, it is clear that the idea of steward and stewardship is in no way narrow or limited to one simple scope.

In practice, the teaching of stewardship has become increasingly narrow and pragmatic. It

Concordia, 2000), 458.

⁶ Lane and Pomory, *Embracing Stewardship*, 19.

⁷ Sitze, *Stewardshift*, 23.

⁸ C. K. Robertson, *Transforming Stewardship* (New York: Church, 2009), 23.

⁹ Ben Gill, *Stewardship: the Biblical Basis for Living* (Arlington, TX: Summit, 1996), 165.

¹⁰ Sitze, *Stewardshift*, 17.

¹¹ Gill, *Stewardship*, 165.

also opens up the church and the individual steward to the potential of legalistic manipulation. For some time, stewardship was taught from the perspective of only the local congregation, the national church body, and perhaps foreign missions. This narrowing has created the unfortunate reality that the modern steward very rarely, if ever, hears instruction about stewardship of all of life for the glory of God. This comes from the reality that in the strictest biblical sense, neither stewardship nor financial support for the congregation had much to do with each other.¹²

The Narrowing of the Concept of Stewardship to the Tithe

The manipulation in the area of stewardship often revolves around the concept of the tithe. The connection between the biblical tithe and the support of the congregation and mission work is also a product of the change in setting for the Church. It was during the time of the Industrial Revolution that a teaching about the tithe was related to the Old Testament law.¹³ In order to fund ministry and mission it began to be taught that the tithe was a mandate for the believer. The even bigger problem with this comes in the fact that this teaching was fraught with a misunderstanding of the tithe. Most teaching of the tithe centers around giving a gift worth ten percent of income of the household. But the scriptural basis for the Church's presumed understanding of tithing may not be as strong or as deep as it first appears.¹⁴ For all the attention that the tithe receives in churches, making a strong case for it actually involves something of a scavenger hunt of various verses.¹⁵ The tithe was not an offering in the strictest sense of the term,

¹² Sitze, *Stewardshift*, 47.

¹³ Avery, "Brief History of Stewardship," 1.

¹⁴ Sitze, *Stewardshift*, 50.

¹⁵ Robertson, *Transforming Stewardship*, 25.

but an obligation placed on everyone under the law.¹⁶

The difficulty of teaching a simplistic, one-size-fits-all tithe is that it doesn't hold with Scripture. Those who read the Pentateuch will find no less than three different tithes! The first tithe is the one that most churches and tithe teachers focus on. It is found in Lev. 27:30–33 and Num. 18:21–32. The subject of this tithe was that ten percent of everything produced by the land was given back to God as an acknowledgment that God owned the earth and everything in it.¹⁷ This was not a monetary gift. It was actual produce and livestock! This tithe was given to the Levites in exchange for their service in the Tabernacle/Temple. In addition to this tithe, Deut. 14:22–27 speaks of a Festival Tithe. This was for large festivals. This tithe could be monetary to defray cost for all participants but not necessarily given to the Levites.¹⁸ The third tithe is recorded in Deut. 14:28–29. This tithe was collected every third year as a way to benefit and care for the poor.¹⁹ So when there is a teaching of the tithe, the question is, “which one?” Then when you actually total all the biblical “tithes” the percentage is closer to 23%. This does not comport well with those who say the tithe is still the benchmark or mandate for the church today that it might keep the building heated and the preacher compensated. The tithe resembled more of a tax because it was not voluntary.²⁰ If an Israelite were to keep the law, he did not decide whether he should pay the tithe or not. He had to pay the tithe or become a lawbreaker.²¹

¹⁶ Martin, *Biblical Stewardship*, 25.

¹⁷ Gill, *Stewardship*, 65.

¹⁸ Sitze, *Stewardshift*, 50.

¹⁹ Martin, *Biblical Stewardship*, 25.

²⁰ Sitze, *Stewardshift*, 51.

²¹ Martin, *Biblical Stewardship*, 25.

The position of the tithe gets even more precarious when Jesus comes on the scene. In fact, the only two recorded observations about the tithe by Jesus are neither for nor against it. They are simply condemning the shallow motives and minimal spirituality that were associated with the tithe.²² This is a New Testament echo of the Prophet Amos who, in chapter 4, sarcastically points to the hypocrisy of Israel's tithing while simultaneously committing every manner of transgression.²³

To paraphrase an old axiom, tithing makes you a steward like standing in a garage makes you a car! Anyone who thinks Christian stewardship is just about tithing fails to understand the complexity of the difference between Law and Gospel.²⁴ Tithing in itself is an inadequate expression of the faith. God requires more from His people than ten percent of their income.²⁵ It does not encapsulate all gratitude toward God. Generosity, offerings, and sacrifices for God's purposes also show themselves in other faith practices.²⁶ *The Abiding Word* of 1947 still grants us sound advice on this slippery slope matter of the tithe:

While what constituted a mandate in the Old Testament may well be accepted, followed and exceeded by the Christians of the New Testament as an example, The Scriptures of the New Testament contain no specific or arbitrary percentage demand, and the Church must therefore exercise caution that the conscience of her members is not bound or made uneasy even by implication, in any matter where Christ has set them free.²⁷

²² Sitze, *Stewardshift*, 52.

²³ Robertson, *Transforming Stewardship*, 26.

²⁴ Martin, *Biblical Stewardship*, 25.

²⁵ Waldo J. Werning, *The Nurturing Church Generates Grace Giving: Turning Donors into Disciples* (Warminster, PA: Neibauer, 2003), 46.

²⁶ Sitze, *Stewardshift*, 53.

²⁷ Laetsch, *Abiding Word*, 475.

The great difficulty with the historical tithe approach is that it became focused on the needs of the congregation and ministry. This lends itself to anthropocentric decisions in both giving and spending. As the emphasis on the tithe for the sake of institutional survival is on the rise, there has been a commensurate decline in support for mission and ministry beyond the congregation. This man-centered approach forgets the very first elemental truth of stewardship: God is the owner of everything! Rather than giving back to God as He blesses, Christians are adopting the miserly patterns of the world.²⁸

The Relationship between Stewardship and Congregational Culture

The discussion of history and the tithe leads to a discussion of culture in the congregation. The culture of a congregation includes its customs and underlying attitudes. It answers the question, “How do we get things done around here?”²⁹ Included in this congregational culture there is a congregational stewardship culture. Every church has a stewardship culture, either by design or by happenstance. It is a set of beliefs and values regarding an individual’s relationship to money and possessions.³⁰ Stewardship is a culture that defines the Christian community.³¹ This culture is never neutral. It will either move the congregation toward faithfulness or away from it.³²

An inward focus on institutional survival, which is focused on the needs of the

²⁸ Wesley Kenneth Willmer, *Revolution in Generosity: Transforming Stewards to Be Rich toward God* (Chicago: Moody, 2008), 26.

²⁹ Chris Willard and Jim Sheppard, *Contagious Generosity: Creating a Culture of Giving in Your Church* (Grand Rapids: Zondervan, 2012), 29.

³⁰ Willmer, *Revolution in Generosity*, 119.

³¹ Lane and Pomroy, *Embracing Stewardship*, 19.

³² Willard and Sheppard, *Contagious Generosity*, 42.

congregation and its members has become the dominant culture in the American Church. This has become more and more the case as cost for ministry has skyrocketed over the last 20 years. Salary and benefit packages for clergy, increasing liability costs, and often outdated and oversized ministry infrastructure which has ever-increasing maintenance costs has created a culture of scarcity in many congregations. A culture of scarcity gets in the way of all other ministry. The lack of funding prevents new Gospel ministry from beginning. This has lasting implications on our stewardship of the Gospel, since the Church exists to make disciples of all nations. Worse yet, this scarcity culture leads to contraction of ministry that has existed for generations. Just a cursory look at the number of LCMS schools and congregations that have closed in the last 10 years will illustrate this.

But we do not serve a God who is one of scarcity. A return to the Scriptures indicates that we have a God who provides abundantly. For Old Testament believers, the idea of abundance emanated from the marvel of the Creation stories, appearing over and over again in examples of righteous men and women who were rewarded materially for their faithfulness.³³ God created everything and sustains everything. This would include the local congregation and those who the Holy Spirit has made part of it in Holy Baptism. For a congregation to have a culture of scarcity, it begins to confess a God that is different than the One revealed in the Scriptures. The problem with this is not with God. It is with God's people!

C.K. Robertson, in *Transforming Stewardship* relates a story that gets at the heart of the congregational stewardship culture issue:

There is a story about a group of Viking warriors who were ordered by their king to join him when he converted to the Christian faith through the waters of baptism. As

³³ Sitze, *Stewardshift*, 41.

they waded out into the nearby river to be baptized, they all went under the water while holding one of their arms high above their heads. If they had been asked why they were doing this, the warriors would have answered that they did not want the arm and hand that bore the sword to go under the water, for they had been taught that whatever goes under the water belongs to God. And these warriors were willing to let the rest of their bodies and thus their lives belong to God. But their sword arms would be held back.³⁴

There are many things in the area of Christian stewardship that are held back. While we see materialism in our neighbors and decry its presence on television or in the movies, we do seem to be able to find it disturbingly present in our own thoughts and manifested in our actions. Lifestyles of those within the church vary little, if at all, from the lifestyles of others in the same income bracket.³⁵ For many in the congregations of the LCMS, the wallet would be held high above the water. For others, it would be their watch or planner. For still others there would be other parts of life over which they would claim ownership and thus refuse to be faithful stewards. This flies in the face of the reality that God is the owner of everything, including every aspect of our daily lives.

The Stewardship Culture at St. John Lutheran Church

This kind of scarcity mentality was present at St. John Lutheran Church in Plymouth, WI when I arrived as senior pastor in June 2009. Mounting debt, added to some ministry and property decisions, had created a culture of scarcity and distrust. It was clear that there was a confusion between the role of steward and ownership issue within the members of the congregation. This did not allow for the development of a healthy stewardship culture. People considered the physical and financial resources, which the Lord had provided to carry out

³⁴ Robertson, *Transforming Generosity*, 14.

³⁵ Willmer, *Revolution in Generosity*, 91.

ministry in this place, actually belonged to them. Their usage would only be permitted if it fit their desires and understandings. Different factions had different items that were “held above their head” as it were. This bred a cultural vibe that was less than conducive for ministry. Institutional survival was the issue, with different special interest groups only worried about the survival of their particular pet part of the institution. The school was one faction. The Tree of Life Retreat Center³⁶ was another. Still another was those who simply wanted to be out of debt as a course of action, not necessarily for the sake of current or future mission.

Stewardship at St. John served as a visible example of Charles Lane’s theory that “stewardship’s problem is that it has become inextricably linked to paying the congregation’s bills.”³⁷ It was clear that change was needed. But what kind of change? Could it just be a tightening of the fiscal belt? Was it really about just another creative annual stewardship drive? Or did the culture need to be changed completely? As the years progressed, it became clear that it was the latter. The culture needed to be changed. And there is only one way for the hearts and minds of God’s people to be changed: The Means of Grace.

For this reason, teaching stewardship in a more faithful manner became the center of this project. The Holy Spirit works through the Word and Sacraments. From this premise I decided to teach. The goal is to measure the effectiveness of the teaching on moving the people of God to a whole life understanding of stewardship and how that movement would facilitate culture change at St. John.

³⁶ The Tree of Life Retreat Center was a property purchased in 2006 for spiritual and silent retreats. This acquisition and use of this property has been a serious point of contention in the congregation over the decade which we have owned the property. Even as many great things have been accomplished in ministry, there is still doubt over the mission fit in the overall vision for ministry at St. John.

³⁷ Lane and Pomroy, *Embracing Stewardship*, 6.

Developing a Stewardship Culture

What I discovered at St. John was its culture. This culture is unique to St. John. But this fact is not unique in a very real way. Every congregation has a culture. As was previously established, the culture of the congregation includes its customs and underlying attitudes. It answers the question “How are things done around here?” Culture sets the tone, defines the pace and is a catalyst for vision, strategy, goals, and impact.³⁸ Culture is never neutral. Congregational culture is the sum of the sinner-saints that make up the congregation. This will be marked by the on-going tension between the individual living as the Lord has created and called them and the individual desire to do what pleases the sinful nature. Knowing the culture of the congregation will allow leaders to anticipate how the congregation may respond in a given situation.³⁹

This is especially true of stewardship. Stewardship is also a culture that defines the Christian community. The Church as a community of stewards is called to live out Christ’s call with the abundance that God has collectively entrusted to its care.⁴⁰ The stewardship culture is made up of how the church responds to the consumer/materialistic culture that surrounds it, as well as how it determines and uses the gifts of those who belong to the church, how it marshals their time and efforts, and how it helps disciples manage the finances entrusted to them by God.⁴¹

This presents a serious challenge to congregations in general and St. John in particular. For the most part, congregations have a culture that mirrors the society in general. Political commentator Bill O’Reilly highlights this when he opines:

³⁸ Willard and Sheppard, *Contagious Generosity*, 29–30.

³⁹ Willard and Sheppard, *Contagious Generosity*, 31.

⁴⁰ Lane and Pomroy, *Embracing Stewardship*, 19.

⁴¹ Wayne Knolhoff, “Creating a Healthy Stewardship Culture.” *Lcms.org/stewardship* (St. Louis: LCMS Office of National Mission, 2014), accessed Aug. 1, 2016, <http://www.lcms.org/Document.fdoc?src=lcm&id=2891>

It is not easy to be religious in a culture that encourages individualism and materialism at the same time. Little children are by nature selfish, they want what they want. They must be taught to be generous and think of the needs of others. But many parents do not do that. They don't have time. They are too busy getting stuff for themselves. Thus the urchins grow up to be selfish and insensitive. More than 80% of Americans describe themselves as "Christian," a philosophy that demands self-sacrifice and loving others as yourself. But that message has been lost because it is not a moneymaker.⁴²

Knowing the influence of culture on the community is critical. The stewardship culture of the congregation can be difficult to describe. Beliefs and values about whole-life stewardship circulate deep beneath the surface. It will take time to identify, discuss and evaluate the customs, values and artifacts that make up the stewardship culture.⁴³ But the effort must be undertaken. Not knowing this stewardship culture sets the congregation up for failure. Willard and Shepherd are correct in their work *Contagious Generosity* to say that "leaders often underestimate the role that culture plays in shaping the habits of a community of believers."⁴⁴ Beliefs determine action. For this reason, it is essential to look deep into the culture of the church, to look closely at what is said and done that is shaping the beliefs, thoughts, and actions of the members.⁴⁵ Stewardship fits this discussion of culture because it is discipleship at its best in that it calls into question our use of all that God has entrusted to our care.⁴⁶ What a congregation believes about stewardship will be reflected in the way it practices stewardship. Conversely, how a congregation displays its

⁴² Bill O'Reilly, "Losing Your Religion," *BillOReilly.com*, June 20, 2013, accessed August 1, 2016, <http://www.billoreilly.com/column?pid=40993>.

⁴³ Brassie, Stuart. "Providing Intentional, Systematic, Year-Round, Whole-Life Stewardship Education," *Stewardship Resources* (St. Louis: Lutheran Church—Missouri Synod, 2014), accessed July 29, 2016, <http://www.lcms.org/Document.fdoc?src=lcm&id=2891>.

⁴⁴ Willard and Sheppard, *Contagious Generosity*, 31.

⁴⁵ Willard and Sheppard, *Contagious Generosity*, 34.

⁴⁶ Lane and Pomroy, *Embracing Stewardship*, 19.

stewardship culture is a clear exposition of what it truly believes about stewardship.

This conviction about stewardship becomes a practical version of the old worship axiom *lex oradni, lex credendi*. Roughly translated, it means that the law of prayer is the law of belief. The way you worship is really what you believe. Romans 12 argues that, in the act of “living sacrifice,” stewards are really doing nothing other than spiritual worship. Therefore, it would seem that the worship axiom also applies through the same formula and manner in the discussion of stewardship culture. The congregational “law of stewardship” should be formed by what is believed, namely that God is the owner of everything and we are stewards of the same. But what happens when the “law of stewardship” that is viewed in the action belies a culture of human ownership? The quick answer is that something needs to be changed!

Changing the Stewardship Culture

But identifying the stewardship culture is the easy part of the equation. That simply takes observation and time. Implementing change on the other hand is a totally different discussion. Even a cursory reading of the literature on culture change leads to a reality that is quite daunting. First, there needs to be an understanding of which kind of change is needed. There are two kinds of change that can be applied to the concept of stewardship culture: technical change and adaptive change.⁴⁷ Each addresses a different kind of issue. Each provides its own unique solution. A problem which is at its heart a technical challenge requires a technical solution. However, an adaptive challenge requires an adaptive change. The unique challenge needs to be met with the appropriate change.

⁴⁷ Wayne Knolhoff, *Stewardship Primer* 7 (St. Louis: LCMS Stewardship, 2012).

A technical challenge can be met head on with a technical change. Technical challenges are routine problems that can be addressed by authorities or experts by applying current know-how and procedures.⁴⁸ The technical challenge is defined as those that can be solved by the knowledge of experts. When the problem definition, solution, and implementation is clear, it calls for technical change.⁴⁹ Examples of a technical change in the area of stewardship might be as simple as addressing the need for providing multiple giving platforms to assist a new generation that doesn't carry cash or write checks in their financial stewardship. This could be done by the leaders in the congregation identifying the need to have alternate giving platforms, reaching out to the right experts, and hiring the right company to manage the process. This doesn't challenge any cultural beliefs or foundations. Technical change is an easy, quick fix.

Adaptive challenges are different. They require approaches and solutions that do not lend themselves at all to the "quick fix" kind of solution. Adaptive challenges happen when we ask people to adopt new beliefs, when we hope people will pursue better values, or when we help people see that the ways that they have been doing things in the past will not work for them.⁵⁰ For an answer to the adaptive challenge, change must come from the collective intelligence of the members at all levels. So, together they learn their way toward solutions.⁵¹ Experts do not swoop into a congregation and provide prescriptive fixes to make adaptive change. It requires

⁴⁸ Lane and Pomroy, *Embracing Stewardship*, 43.

⁴⁹ Ron Heifetz, "Ron Heifetz." *Changetheorists* last modified 2008, accessed July 29, 2016, <http://changetheorists.pbworks.com/w/page/15475038/ron%20heifetz>.

⁵⁰ Scott Cormode, "The Next Faithful Step" *The Next Faithful Step* Fuller Theological Seminary, accessed July 29, 2016, http://leadership.fuller.edu/leadership/resources/part_4-leading_for_transformative_change/i__technical_and_adaptive_change.aspx.

⁵¹ Heifetz, *Changetheorists*, 1.

leaders to listen more than talk. Adaptive change requires experiments, new discoveries, and adjustments from numerous places in the organization.⁵² This comes from the fact that the solutions, in order for them to really be adaptive, are the responsibility of all involved.⁵³

It does not take an advanced degree in leadership to see that when it comes to a discussion of stewardship culture change, the solutions demanded are for the most part adaptive change. In essence, when the stewardship culture is found lacking in comparison to what the Scriptures say, the change that is needed is not a fix, but a new belief system. It would be the goal of culture change for all to see that the concept of the godly steward is not some add-on to the proper teaching of the life of a Christian, but instead lies at the very heart.⁵⁴

In recent years, the church has frequently failed in its approach in introducing necessary change in its stewardship culture because of the solutions that have been applied to the challenge. In Christian stewardship, most churches have attempted, if anything, only technical change. They have “stewardship programs” that deal with financial issues or use some kind of inventory to discover gifts and talents, but they do little to get at the deeper adaptive issues in stewardship such as values and attitudes. While technical changes are appropriate, they do not go far enough in the area of Christian stewardship.⁵⁵ Wonderful programs like Herb Miller’s *New Consecration Sunday*⁵⁶ or the Lutheran Church Extension Fund’s *Consecrated Stewards*⁵⁷ are noble efforts.

⁵² Lane and Pomroy, *Embracing Stewardship*, 48.

⁵³ Heifetz, *Changetheorists*, 1.

⁵⁴ Willmer and Smith, *God and Your Stuff*, 54.

⁵⁵ Brassie, “Providing Intentional,” 2.

⁵⁶ Herb Miller, *New Consecration Sunday Stewardship Program: Stewardship Program Book* (Nashville: Abingdon, 2002).

⁵⁷ Art Scherer, ed., “Consecrated Stewards,” *Lutheran Church Extension Fund* (St. Louis: Lutheran Church

They have elements in them that can be used to make technical fixes to the individual steward's approach to how they utilize what God has committed to their care for the sake of the kingdom. Traditional stewardship programs are based on the maintenance of giving to the budget. They look at certain requirements that dictate what each person is to give in order to maintain the church's programs.⁵⁸ However, no stair-step giving chart or commitment card will make the actual change of beliefs and core values that will change the stewardship culture. Most often these programs are used when there is an immediate, and usually financial, crisis that does not allow for the time necessary to make the fundamental changes necessary to raise stewards rather than money.

As is often the case, the real solution lies somewhere in the middle. An approach to stewardship is needed that provides the proper balance of technical and adaptive change in the area of Christian stewardship. Programs may well serve as a great kick-start to the movement of creating a more faithful stewardship culture in the congregation, but they will likely not take the congregation all the way to adaptive change.⁵⁹ Experts can frame the challenge, but the solution will come from the voices in the congregation as they are attuned to the Word of God.

Forming a Stewardship Culture through the Means of Grace

This formation of a stewardship culture through the Means of Grace is in keeping with what Lutherans believe, teach and confess. As the Epitome of the Formula of Concord declares, "the prophetic and apostolic writings of the Old and New Testaments are the only rule and norm

Extension Fund, 2004), accessed December 11, 2016, <https://lcef.org/consecrated-stewards>.

⁵⁸ Werning, *Nurturing Church*, 1.

⁵⁹ Lane and Pomroy, *Embracing Stewardship*, 44–45.

according to which all doctrines and teachers alike must be appraised and judged.”⁶⁰ Scripture would then become both the measuring stick and adaptive correction to the congregational stewardship culture. Using the all-powerful Means of Grace, it is the Holy Spirit who calls, gathers, enlightens, sanctifies and keeps the church in the one true faith. Only the Word, applied in all its forms, can bring about the culture change that is needed at St. John or any other congregation whose prevailing stewardship culture is normed by the world. Stewardship, which has for decades been wrongfully linked to collection plates, budgets and bills, needs to be reconnected to its real roots: font, altar, and pulpit. To do this the local pastor ought to proclaim what the Bible teaches on stewardship.⁶¹ A faithful stewardship culture is formed from the baptism, the Lord’s Supper, and faithful proclamation. Word and sacrament ministry is not an impediment but absolutely necessary for faithful stewardship teaching.

This makes the pastor the chief steward. Scott Rodin echoes this when he encourages, “Our vocation as steward leaders is a participation in the transforming work God is doing in us, as it is a process of letting that work transform us as leaders, the people we serve and the organizations we lead.”⁶² But the pastor is just the messenger. He can only give away what he himself has received. The baptismal call to stewardship must first fall to the pastor before it can go out to the people the pastor serves. The pastor sets the tone for the stewardship culture by what he practices in his personal stewardship and in his faithful teaching of the whole counsel of God.

This pastoral leadership in setting the tone for stewardship through faithful preaching and teaching is where the church finds the greatest tension in the entire stewardship debate. For too

⁶⁰ Tappert, *Book of Concord*, 464.

⁶¹ Willmer and Smith, *God and Your Stuff*, 118.

⁶² Rodin, *Steward Leader*, 55.

long some church leaders have used emotional, unscriptural, and inappropriate methods in pressuring people to give money to the Lord's work. The twenty-first century church culture has tended to change stewards into consumers. Many churches have treated members as donors rather than disciples.⁶³ As a reaction against this, some sincere, godly ministers hesitate even to mention money from the pulpit. Yet, the Bible says a lot about money and its place in the Lord's service. This reaction is driven by a stewardship teaching culture in our church body. The unfortunate reality is that the Christian educational stewardship chain is broken. Seminaries are reluctant to teach biblical stewardship.⁶⁴ As a result of this broken chain of education, there has been little effort to instill in newer generations of pastors and stewardship leaders a scriptural foundation laid for teaching stewardship based on grace.⁶⁵ When you add to this the growing educational and personal debt load that is carried by so many pastors, it is any wonder that stewardship might be toward the bottom of the list of pastor priorities?

There have been recent attempts in the teaching of stewardship that would change the terms that are used. On the surface there seems to be some merit in changing the terminology that is used. As was noted earlier, the reaction to the mere mention of the word stewardship leads to men clutching their wallet and women their purses. One way to defuse this would be to speak in different terms. In the greater church, there is a recent trend to speak of things that have classically been labeled as stewardship in a softer term called generosity.⁶⁶ We are people who

⁶³ Werning, *Nurturing Church*, 4.

⁶⁴ Willmer and Smith, *God and Your Stuff*, 128.

⁶⁵ Werning, *Nurturing Church*, 4.

⁶⁶ This is seen most clearly in two works. Chris Willard and Jim Shepherd, *Contagious Generosity* in 2012 and Wesley K. Willmer, ed., *Revolution in Generosity*. These titles are filled with articles and commentary that speak of stewardship only in terms of generosity.

have been served by a God who is radically generous. We in turn are called to pass on this generosity to others around us. While people might have visceral reaction to the term stewardship, no human being wants to be seen as not being generous. But already there are issues with this. This could be seen as manipulative. Worse, while there is a generosity component to stewardship, starting with generosity opens the door for the mental transfer of ownership. Only the owner can be legally generous with his belongings. Can a human being be truly generous, with that which does not belong to him? The word “generosity,” while it can be a useful term, does not fully embrace the total biblical concept of stewardship.

In Lutheran circles we have often shifted to the term vocation to soften the blow of the negative connotation of stewardship. This is a good thing. It captures a bit more of the creation/baptism nature of stewardship. Vocation names the responsibilities and even the obligations that are placed on us by virtue of our being creatures within the world. Children, parents, spouse, employer, and employee—all have tasks that need to be fulfilled for the sake of other creatures.⁶⁷ It is true that our vocation as a Christian and as a member of a particular Christian congregation, where we receive the Word of God and His Sacraments makes a claim on us.⁶⁸ This does a better job than generosity in capturing the essence of stewardship. But in saying vocation is part of stewardship it does grasp not the whole concept.

Pastoral stewardship which leads to the kind of adaptive change leading to a biblical stewardship culture in the local congregation, begins with repentance. Leaders do this when they

⁶⁷ Joel Biermann, “A Theological Foundation for Stewardship,” in *Leading As God's Stewards* (St. Louis: Center for Stewardship, 2015), 6–19, accessed August 1, 2016, https://www.csl.edu/wp-content/uploads/2014/02/CS_LeadingAsGodsSteward_CH1.pdf.

⁶⁸ Heath Curtis, “New Testament Stewardship,” *Lcms.org/Stewardship* (St. Louis: LCMS Office of National Mission, 2014).

begin by naming the elephant in the room—fear.⁶⁹ This is where repentance comes in. Sound theological teaching of stewardship flows from a spirit of repentance. The great struggle the Apostle Paul had with sin in Romans 7 applies to stewardship too. The pastor and people alike know what God expects in the area of stewardship. There is also the realization that there is daily sin in this too. Faithful stewards are always open to correction and adjustment.⁷⁰ It is the call of the pastor to communicate the high stewardship expectations which God has for His stewards. But this communication must flow from the freedom of the Gospel, not the burden of the Law. When this takes place faithfully, stewardship could begin to be incorporated into the overall fabric of the church.⁷¹

The Challenge of Generational Diversity

What makes this challenge even greater is the fact that there are for the first time in the history of the church five different generations making up the local congregation. These generations are: Traditionalists (born before 1945), Baby Boomers (born 1946–1964), Generation X (born 1965–1980), Millennials (born 1981–2001) and Generation Z (born after 2001). As a result of their unique experiences based on the era of their birth, each demographic has strengths and temptations. No generation is like the one before it. No one generation corners the market on strength. No one generation has become so degenerate that it is unreachable. This can serve as a tremendous frustration for those in the parish. Since each generation is unique, no one approach to ministry will be effective across the board. That which appeals to the

⁶⁹ Lane and Pomroy, *Embracing Stewardship*, 50.

⁷⁰ Rodin, *Steward Leader*, 122.

⁷¹ Willmer and Smith, *God and Your Stuff*, 118.

Traditionalist generation will serve as a serious turn off to the Boomers. Things connecting with the Millennial generation will cause the Boomers headaches and heartaches. The Generation X crowd might find something that tickles the fancy of the Millennials to be offensive. Add to that at this point we really are not sure what Generation Z will crave. Those who lead congregations in general and stewardship in particular, will find themselves scratching their heads and chasing after the wind all the while seeking the way to faithfully serve the Gospel of Jesus Christ.⁷² These generational differences create a great ministry opportunity.

This ministry opportunity can be seized for the sake of the Gospel only if we refuse to have a one-size-fits all approach to stewardship. This will present a unique challenge for a study that covers only 8 weeks. But it is an endeavor that will be attempted because the Gospel demands it. Because of this challenge, this will require a more holistic approach to stewardship education.⁷³ This will mean that any intentional stewardship educational process, including the Bible study which is at the heart of this project, needs to have a balance of elements of traditional expert education as well as interactive elements in order to speak to all demographics in the congregation. This effort of course will need to be grounded in the eternal truths of God's Word in direct connection to the Sacraments. The goal of this study is to set the stage for and allow the Holy Spirit to work in creating the faithful stewards which God has called the people of St. John and the Church to be.

⁷² Nathan Meador, "StewardCAST: March 2016 Newsletter," *LCMS News Information*. LCMS, March 22, 2016, accessed July 29, 2016, <http://blogs.lcms.org/2016/stewardcast-march-2016-newsletter>.

⁷³ Robertson, *Transforming Generosity*, 8.

Summary

The understanding and practice of stewardship has made a tremendous transition since the Church has arrived in North America. From the forced transition from a state-sponsored ministry to one that needed to be funded by the giving of the faithful, this change has created a culture in each local congregation that is unique. This has made the journey toward a faithful congregational stewardship one that is fraught with peril. Many times has this biblical and theologically sound concept had its practice hijacked and held hostage by more practical and pressing issues, like paying the bills. However, this reality does not make it impossible for a congregation to teach, embrace and practice a theology of stewardship that is not only in keeping with the Bible but also one that taps into the unique nature of the generational stewardship challenges and opportunities that the current demographics present.

The challenge to change and adapt stewardship to a contemporary setting will be ever present. As one generation passes away another one will be there to take its place. But as Isaiah writes, “The grass withers, the flower fades, but the word of our God will stand forever” (Isa. 40:8 ESV). It is this Word, when it is faithfully taught, that will bring about true and lasting culture change that will allow the congregation to embrace and practice stewardship as the Lord has given it to be practiced.

CHAPTER FOUR

THE PROJECT DEVELOPED

All sound theology is practiced on a two-way street. Sound theology is needed as the foundation of faithful practice. By like token, faithful practice shines the light of sound theology. This is true in all theological conversations. Theology driving practice and practice reflecting theology is especially needed in Christian stewardship. This paper has traced both the theological basis for Christian stewardship and the history of its practice in the American church at large, and at St. John Lutheran Church. The connection between a sound theology of Christian stewardship and the faithful practice thereof has had a checkered past. The theological basis for Christian stewardship has not waived over time. The Scriptures are timeless and formative in stewardship as much as any other field of orthodox Christianity. However, as the model of funding the mission has transitioned from the state church model of old Europe to the self-financed model of the New World, great strain has been placed on attitudes and understandings of those in the congregation who support these ministries.

Any discussion of stewardship that would be brought to the table at St. John Lutheran Church in Plymouth, WI would not be speaking into a vacuum. There is a history of faithful and sacrificial stewardship in this congregation. In fact, there are records of multiple families at St. John who mortgaged their farms in 1890 to fund the construction of the nave in which the congregation still worships to this day. Over the more than a century and a half of this congregation, there have been seasons of great faithfulness in stewardship. There have also been times when the response of the leadership of the congregation and those in the pews has been

less than faithful. With this theological foundation and historical background, this project was put in place to assess where the members of the congregation find themselves in their attitudes toward and their understanding of stewardship.

The Study Group

The purpose of this study was to assess the impact of intentional whole life stewardship education on the stewardship culture of St. John Lutheran Church in Plymouth, WI. Using a questionnaire to gauge the initial sense of the stewardship culture in the congregation, a Bible study was developed to educate the participants of the study group in basic stewardship understandings from the Scripture. At the beginning of this study, a survey was administered to assess the participants' attitude toward and understandings of whole life stewardship. At the conclusion of the eight week course, the same instrument was given to the participants to determine what, if any, shift in attitudes and understandings toward stewardship could be discerned in the participants. Conclusions and future directions would be drawn from the data collected from this study group.

This study was designed with the Sunday morning Adult Bible Class of St. John Lutheran Church in Plymouth, WI in mind. This is a group that has ebbed and flowed in the number of participants while being anchored by a very dedicated core of participants over the seven-plus year tenure of Pastor Meador. It is a group that ranges from 75–90 participants each week. This group has a cross-section of ages and length of time as members of the congregation. This group was selected to allow for the greatest possible representation of the membership of the congregation. Allowing this group to self-select reduced the possibility of undue influence of the researcher.

The congregation was made aware that the study was part of Pastor Meador's field research for this Major Applied Project. The initial session of the class when the pre-course assessment was administered was held September 11, 2016. The final session was held on November 5, 2016. A total of 98 people participated in at least one session. Of that group 17 attended all eight sessions, 30 attended seven sessions and another 26 attended six sessions. Conversation made it clear that some of the study group participants did decide to participate in the study because it was part of Pastor Meador's project. The average attendance during the eight weeks of the study was 80.3. This included a high-water mark of 94 participants in week 2 and a low mark of 74 in weeks 4 and 6. However, the average attendance during the eight weeks of the study only ticked up slightly. This would indicate that some individuals may have self-selected out of the study. There is no way to discern if this was related to a desire to avoid the topic of stewardship or, if some other reason kept them away from the study during the implementation of the project.

The study group included a broad group of age demographics. Seven of the participants were in their eighties. 13 participants were in their seventies. 13 participants were in their sixties. 22 participants were in their fifties. 18 participants were in their forties. 11 participants were in their thirties. The group also included 16 teenagers. The only demographic that was not represented in the group were those in their twenties. The study group also included one person who refused to give his or her age.

The Initial Questionnaire

In May 2015, over a year before the project was implemented, there was an initial questionnaire distributed to the participants in the Sunday morning Adult Bible Class. The questionnaire can be seen in Appendix One. These questions were intentionally designed to be

open-ended. The purpose of these questions was to gauge general attitudes toward stewardship. This approach allowed for a glimpse of the stewardship culture of the congregation to be expressed in their own words and attitudes. This also enabled the subsequent study to truly address the stewardship challenges of the congregation and not simply address the presuppositions of the researcher.

The questions included:

1. How would you define Christian stewardship?
2. What three to five topics come to mind when you hear the word “stewardship”?
3. When you hear the term “whole life stewardship,” is your reaction generally positive or negative? Why?
4. In what ways have previous stewardship efforts in which you have participated formed your understanding of stewardship and your attitudes toward it?

There was no demographic information gathered with this section of the study. This method was not intended to provide specific measurable data. It was rather intended to identify the current situation in the realm of attitudes and understandings of stewardship in the congregation. This was shared as part of a single session of the Sunday morning Adult Bible Class on May 3, 2015. The 70 responses provided a snapshot, not a longitudinal or in depth instrument, that allowed for a starting point for this topic. Appendix Two contains the responses to this instrument. It did however, achieve its intended purpose. It did provide a frame of reference to integrate the research with the current stewardship setting of St. John Lutheran Church.

The Study

Pastor Meador asked for and was granted a pastoral sabbatical during the months of June, July, and August 2016. It was during this time that Pastor Meador did the academic research and writing necessary to formulate the study that would be conducted during the eight-week period beginning September 11, 2016. The guiding questions of the initial questionnaire informed the theological study and literature review undertaken during the sabbatical, which in turn served as the foundation for the Bible study that would serve as the core of the field research.

The study itself was held in the cafeteria of St. John Lutheran School. This is the normal venue for St. John Lutheran's Sunday morning Bible Class. This was done intentionally to not allow any special setting or time slot to detract from the assessment and formation of stewardship attitudes and understandings of the participants. The period of instruction was a 45-minute timeslot from 9:30 a.m. to 10:15 a.m. each Sunday. This period falls between the two morning Divine Services held at St. John each week.

The eight-week study highlighted the central points of whole life stewardship. The full leader guide and participant class handouts are provided in Appendix Three and Four. Session one dealt with basic beginnings. This included an initial assessment of the attitudes toward stewardship of those in attendance in the initial week. The focus of the first week was the standard for stewardship, which is faithfulness. This session also highlighted examples of both faithful and unfaithful stewards. Session two was a turning point in the class. This class session noted that human beings were created for the task of stewardship. This session introduced the distinction between steward and owner. This became a weekly point of review before the subsequent sessions moved into their distinct foci. Session three introduced the participants to the "first stewardship crisis," which is otherwise known as the fall into sin. Session four dealt

with the way our redemption from sin and death restored us to a full steward relationship with the Lord. Session five focused on heart of the reason for our stewardship: The Gospel. Session six addressed the fact that we cannot serve two masters. This was the only session that dealt with financial stewardship issues. Session seven addressed the steward's relationship with God and the neighbor, meaning that the Lord has given us the responsibility to be stewards for the sake of others. The final session dealt with the fact that our stewardship takes place in time, with a focus on eternity.

The Assessment

In an initial session of the Bible Study on September 11, 2016 and at any point at which a new participant became part of the study group, an initial assessment survey was administered individually. This assessment was devised by the researcher in consultation with Dr. Scott Rodin and Mr. Larry Ullrich. The final form of the assessment was developed in cooperation with his advisor, Dr. David Peter. The plan for this assessment was to function as a pretest that would establish a baseline of attitudes and understandings at the beginning of the study. The form used for this assessment is provided in Appendix Five.

The assessment consisted of fifteen statements. The goal of these statements was intended to measure both the participants' attitudes toward stewardship as well as their understandings of stewardship. These statements, while providing some overlap with the initial survey, were not open-ended. They required the participants to make a commitment and designate where they stood on the statement in question. The respondents were asked to react to a statement by selecting from the terms "strongly agree," "somewhat agree," "neutral," "somewhat disagree," or "strongly disagree." The use of a Likert scale allowed for each participant to assess where they

were on the given statement in such a manner that would also allow for an objective standard to gauge any movement in the participant's attitudes and understandings.

The first three statements addressed attitude. The key word in each statement was the word comfort. This word was chosen intentionally. When persons are comfortable with a process, they will be more likely to embrace it fully. If people are not comfortable with a concept or process, there is a probability that they will be less likely to engage in a productive manner. The respondents were asked to give their initial response to the following statements:

- I am comfortable being identified as a steward.
- I am comfortable discussing the subject of stewardship.
- I am comfortable with my current practice of stewardship.

In addition to the responses to the Likert scale, the respondents were given the opportunity to add comments. This was an intentional inclusion by the researcher. It was the presupposition of the researcher that while people may be comfortable with these statements, they may not be comfortable for reasons that are biblical or Confessional. To discover any underlying reasons, it was necessary to solicit comments that elucidate their responses. The pre-class assessment comments made by the participants are provided in Appendix Six.

The remaining twelve statements were designed to focus on the participant's understanding of stewardship from a biblical and Confessional position. Again, a Likert Scale was used. The respondents were asked to evaluate if the statements were "not relevant," "neutral," "somewhat relevant," or "very relevant" to the practice of Christian stewardship. The statements were as follows:

- Take care of my home and goods

- Take care of my health
- Provide for the needs of my family
- Provide for the needs of others outside my family
- Carry out the responsibilities assigned to me in the workplace
- Own what I work for
- Receive God's Word and Sacrament in the worship service
- Volunteer my time and abilities to ministries
- Give money to support the church
- Give at least a tenth of my salary to the church
- Share the Good News of Jesus with others
- Grow in my relationship with the Lord.

These statements dealt with understanding. There was not an opportunity for any additional commentary by the respondents. It was the presupposition of the researcher that these statements addressed more practical aspects of stewardship that did not allow for misunderstanding as did the statements that were intended to glean attitudes. It also was the presupposition of the researcher that this would be the area of the survey that would allow for the most growth because of the study.

At the completion of the eight week study the very same instrument was administered to those in attendance at the Sunday morning Adult Bible Class. This second administration of the same instrument was intended to be a post-test to ascertain just how the eight weeks of biblical instruction and discussion could form a better sense of faithful Christian stewardship in the participants. The post-class assessment participants' comments are provided in Appendix Seven.

It was the assumption of the researcher that there would be movement in the positive direction in attitudes and understanding of biblical and Confessional concepts in Christian stewardship.

The data from this research tool was compiled in paper form. With the assistance of Mrs. Susan Cramer, the demographics of the study group were established, class participation was tracked, and the pre-course and post-course assessment was administered and tallied. The findings from these assessments are provided in Appendix Nine. Upon the basis of these tallies, conclusions were drawn.

The Focus Group

The conclusions which were drawn from the assessments were then presented in written form to a focus group. This focus group was selected randomly by project statistician Mrs. Susan Cramer was moderated by Mr. Larry Ullrich, a consultant with Generis, a company that works in stewardship across denominational lines. Mr. Ullrich has been engaged by St. John Lutheran Church to provide the framework for a generosity effort. His close partnership with Pastor Meador and St. John Lutheran Church, as well as his knowledge of the subject area made him a prime candidate for the administration of the focus groups.

The focus groups were made up of fifteen individuals who had participated in at least seven of the eight sessions of the study broken up into three sets of five people each. Those who were selected were determined by Cramer, to prevent any possible skewing of the results by Pastor Meador's input. The study group would be asked to reflect on the conclusions drawn by Pastor Meador from the study data. The results of the focus groups' responses were provided to Pastor Meador by Mr. Ullrich for inclusion in the subsequent chapter of this paper. A summary of the focus group notes are provided in Appendix Ten.

Summary

There is a great challenge in any process of assessing attitudes and understanding individuals, most especially in the realm of stewardship. Stewardship is seen primarily in action. This makes the identification of sound metrics in stewardship a critical thing. As noted in the previous chapter of this paper, for too many individuals and congregations, stewardship has been measured in dollars given, time surrendered, and talents shared. While these are notable metrics for the management of the local ministry, they are not always the best metrics for sound and healthy stewardship. The practice of whole life stewardship is really a lagging indicator of the attitudes and understandings of the steward. It is also important to consider that, especially in attitudes, there can be what seems like faithful practice that is really driven by faulty assumptions. Faulty assumptions and less than focused metrics lead to poor assessment and less than informed decisions on course of action in stewardship.

It was the endeavor of this project to identify leading indicators rather than lagging indicators. By assessing the root attitudes and understandings of stewardship, it becomes possible to accurately identify and assess the stewardship culture of a local congregation. This informed, leading indicator can then lead those tasked with the formation of stewards in the local congregation to take the necessary steps in teaching stewardship. It is this teaching that will form and inform stewardship as it goes forward in a biblical and Confessional manner.

CHAPTER FIVE

THE PROJECT EVALUATED

The prophet Isaiah and the Apostle Paul establish a sound connection between the Word of God and the life of a steward. Addressing the people of Israel, Isaiah writes:

For as the rain and the snow come down from heaven and do not return there but water the earth, making it bring forth and sprout, giving seed to the sower and bread to the eater, so shall my word be that goes out from my mouth; it shall not return to me empty, but it shall accomplish that which I purpose, and shall succeed in the thing for which I sent it. (Isa. 55:10–11 ESV)

The Word of God is powerful. It was the Word that brought the creation that humanity is called to steward into existence. It is the work of the Word made flesh that restores fallen sinners in their unique role as Christian stewards. This word serves as a source for what is given to be stewarded. Like the rain provides gifts to be managed, so also the Word provides the ultimate gift to be managed: The Gospel. This Word always accomplishes its task. The task of the Word is captured by St. Paul when he admonishes young Timothy, “All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness, that the man of God may be complete, equipped for every good work” (2 Tim. 3:16–17 ESV).

The task of the Word is to teach, reprove, correct, and train in righteousness. This promise and admonition dovetail together to set in place the very heart of the hypothesis of this project. While there are any number of techniques that can produce technical change in the area of Christian stewardship, it is only through the application of the Word of God to the subject in the lives of individual stewards which will create the framework for lasting adaptive change. If there is to be a transition of the people of God from the idolatrous position that they are the owner and master of all they are and own to the biblical and baptismal idea that they are but created

stewards and managers of these gifts for the sake of others, this change will need to take place at the heart level. It is only the Word of God that can engineer this change.

The hypothesis of this entire project is rooted in the connection between stewardship and the Word of God. The Word of God defines that which a steward is and does. Any definition that is put forward that is not rooted in the Word of God will, because of the fallen human nature, become anthropocentric and idolatrous. It was the goal of this project to gauge how much direct teaching rooted in the Scriptures can move people into a deeper, biblical understanding of stewardship.

Findings from the Initial Questionnaire

The initial questionnaire provided a glimpse of what was expected. The initial questionnaire participants' comments are provided in Appendix Two. There were several terms that showed up that illustrate the initial presupposition that the research project will not be breaking new ground. Rather, it was clear that the many stewardship efforts over the years had introduced attitudes and understandings that were sound and biblical. The general thread of the responses included references to the fact that the Lord was indeed the source of all things. Even a rudimentary understanding of stewardship would acknowledge this fact.

One respondent, when asked to define stewardship gave this very solid answer:

Christian stewardship is using all of the time, talents and gifts that God has given us to serve and benefit others and by doing so, glorify, serve, and honor God. Being a steward means taking care of what someone else has given you. As God's stewards, we take care of what He has given us, which is literally everything.

This response captures the familiar refrain of several responses throughout the survey referred to the well-worn tripartite of time, talents and treasure. This emphasis of time, talent and treasure

has clearly been a major focus in the teaching of stewardship in the history of St. John Lutheran Church.

Another oft-repeated concept in the initial survey was the concept of generosity and giving. There were the obligatory references to things financial. Highlighting this mentality was the respondent who, when asked to define stewardship replied, “I would define stewardship as tithing and giving back to the Lord, the commitment to going to church and the Christian life you live.” This giving and finance centered response is understandable since stewardship in the modern setting has become so tied with the financial welfare of the congregation. An echo of this is heard in another respondent who defined stewardship as “giving the best of your time, talent, and treasure to support the ministry of the church and bring the Word of God to the world.”

There was one remarkable consistency in all the responses to the definition of stewardship on the initial questionnaire. It was almost exclusively focused on what the individual steward does. This too is completely understandable. Stewardship is a hard concept to define if one does not at least refer to the activity of the steward. However, this also provided a directive to both the research behind and the formation of the course that was taught in connection to the project. When one focuses on the “what” and the “how” of a subject, it is easy to slip into a functionalist view of the topic. This is true in stewardship. A functional view of stewardship, while helpful at times, runs the risk of losing the “why” of stewardship. There were no definitions of stewardship from the initial questionnaire that addressed stewardship as an identity for which the steward was created and then redeemed by Christ. Knowing that we have been created by God to serve as stewards of all that He has made will lead to a much deeper commitment of the steward as opposed to a simple focus on the process of serving with time, talent and treasure.

When the respondents were asked to list three to five topics that were expected to be raised

with speaking of stewardship, there were the usual suspects. Money, time, and serving were included in one form or another in many of the responses. However, there was one theme of response that was somewhat unexpected by the researcher. Of the 229 different responses to this question, 21 of them made the connection between stewardship and the Gospel. This relates well to the “why” of stewardship that was mentioned earlier. When stewardship is viewed from the perspective of the “why,” there is a connection that needs to be made with the Gospel. In fact, the Gospel is the chief gift which the Lord has entrusted to His Church to steward. All other stewardship of resources, time, and talents are all to be parlayed for the sake of reaching others with the Gospel of Jesus Christ. The presence of this theme in the answers to the initial questionnaire served as encouragement to use the coming study to connect the course to the deeper “why” of stewardship.

The initial questionnaire also attempted to get a base attitude toward the concept of whole life stewardship. This might have been the most intriguing question of the instrument. When asked if they had a positive or negative response to the term “whole life stewardship,” there was a varied response. This response revealed some of the cultural attitudes toward stewardship that the project would be addressing. Again, it was a reminder that this project was not being undertaken in a vacuum, but rather would be building upon the stewardship foundations that had been laid in the previous generations. The responses however were not binary. There were 54 respondents responded with some variation of a positive response. Eleven responses were negative. But there were five who took it upon themselves to reply with neither. This was a unique and unexpected reaction for the researcher.

The positive responses were predictable. The word “whole” in whole life stewardship was indeed the trigger. One respondent captured the attitude of many of the positives when they

shared, “Stewardship is the lifelong process of using God’s gifts to further God’s mission here on earth.” A quarter of the positive responses were connected to the idea that the Lord has given this life for us to work for Him. While these responses were correct, a congregation that is in tune with a biblical and Confessional attitude toward stewardship would seem to have a higher percentage of those who would see stewardship in this manner.

There were some red flags for the researcher as well in this positive section of the initial questionnaire. This is found in the number of responses that the researcher would earlier classify as a pragmatic theology of stewardship. One respondent shared this pragmatic response. They felt positive “when you can see results. People get good results sometimes.” This pragmatic stewardship in the nutshell. Good stewardship is getting good results. It was clear to the researcher that this was going to have to be addressed in the project. The evidence of the positive section of the view of “whole life stewardship” pointed to a predominantly man-centered attitude. It was about what the steward was doing or should be doing.

The responses indicating that their attitude was negative toward stewardship was also predictable. The eleven responses addressed issues that one might expect. More than one highlighted the magnitude of whole life stewardship as a challenge. One noted that “whole life stewardship” was a large commitment. Some of the negative responses were also conditioned by previous stewardship efforts. Other negatives were driven by experiences with others in the congregation. An example of this is capture in this response: “Because of the reaction of others in the congregation that think is it all about money. If they weren’t setting the climate, my reaction would be more positive.” This could be shared in response to those would echo this response:

My reaction is negative because this is a big change for our congregation. I think we should spend more time and effort keeping our congregation interested and part of the

congregation instead of focusing so much on others, and focusing more on our school children and their families. The money from our funds should go to our school and church first!

Short-sighted and selfish motivations within the body of Christ can indeed shape a negative response to an emotionally charged topic like stewardship. The result of this best seen in this response: “I would like to say positive, but my sinful self lets the negative come in because, quite frankly, it’s hard work. As human beings, we have a hard time letting go of anything which is what stewardship is all about.”

There were also those respondents who were non-committal in their feeling toward stewardship. This might have been the most unexpected set of five responses in this initial survey. The responses tried to balance an aspirational answer, one that would positively embrace stewardship, with an actual answer, which would tend toward a more negative response. This was eloquently captured in the one great response.

Once stewardship is clearly defined as it relates to Christianity we realize that it should be part of our lives for our entire lives so the term can have a positive connotation. However, because we are poor sinful beings who continually fall short of constantly bringing glory to God with our stewardship, I prefer the term “journey of stewardship,” realizing that our pathways of stewardship living will not always be straight and at times may even be in wrong directions or for wrong reasons.

This may well have been the most telling and honest response of the entire initial questionnaire. It was one that truly did motivate the researcher going forward.

It is clear from the initial questionnaire that the presupposition that the stewardship culture of St. John Lutheran Church in Plymouth, Wisconsin was not a blank slate. It was also clear that the only cohesive connection was a focused emphasis on stewardship as it relates to money. The 69 responses to the question of the instrument that assessed the effect of previous stewardship efforts on stewardship attitudes and understanding were all over the map. If anything, this explains some of the great confusion was present in the stewardship culture. The responses were

heavily focused on the needs of the congregation. This also presented the opportunity for what this paper has termed pragmatic theology. One response captured this in saying, “the church can’t run itself.” This has been reinforced by efforts like *Consecrated Stewards* which was earlier noted in this paper as more of a technical change rather than adaptive change.

What helped drive the researcher farther was the consistent reference to the effectiveness of Bible Study in leading the respondents to a more positive attitude and understanding of stewardship. Eleven of the responses made a connection between the study of Scripture and a growing appreciation for the role that stewardship plays in the life of a Christian. This helped drive the preparation of the course that served as the focal point of this project. When this is coupled with the number of responses that indicated an ignorance or indifference to the concept of whole life stewardship, it was clear that something needed to be done.

This cultural milieu gave birth to the need for a change in stewardship culture at St. John Lutheran Church. The presupposition of the researcher was only enhanced by the responses to these open-ended questions on the initial questionnaire. It was clear that a focused study in this area would not only be beneficial, but would most likely lead to clearly demonstrable changes in both attitude and understanding in the realm of stewardship. This is what gave rise to the study that served as the core of this project.

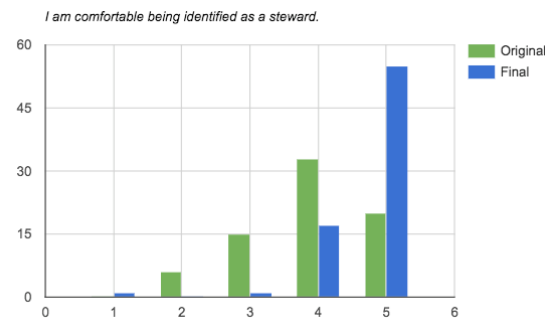
Findings from the Pre-Course and Post-Course Instrument

Prior to the first session of the Bible Study course on stewardship that was taught as the core of the project an instrument was developed to assess the stewardship attitudes and understandings of the participants. The instrument had two sections. The first section consisting of three statements seeking self-assessment of the participant dealt with their attitudes toward stewardship. This also allowed for comments. The second section, consisting of twelve

statements that targeted self-assessed understandings of stewardship, did not allow for comment.

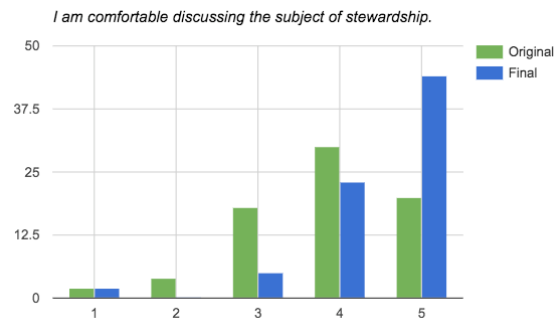
The pre-course instrument was administered with as little explanation as possible with the goal of minimizing the researcher's influence on the initial answers. This initial instrument was to establish a baseline for attitudes and understandings. Following the final session, the very same instrument was administered to the group. The responses gathered after the eight sessions would enable the researcher to identify what, if any, changes came about because of intentional stewardship education participated in by the research subject.

The Conclusions Drawn: Attitudes

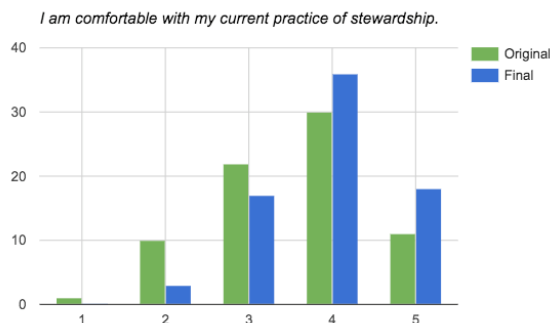


From the raw data, which is provided in Appendix Nine, there has been clear movement in attitudes toward stewardship. The movement is in keeping with the expectations of both the anecdotal expectations of stewardship leaders over the years and the hypothesis of the researcher. The most exciting movement was found in the initial statement. In the pre-course instrument, when asked to respond to the statement “I am comfortable being identified as a steward,” 21 of the respondents responded with either a neutral or negative response. In contrast, in the post-course self-assessment, only one indicated that they were not comfortable with being identified as a steward. In addition, one other respondent indicated that they were neutral. On the other end of the spectrum, in the initial assessment, 20 indicated that they strongly agreed with being identified as a steward. In the follow-up, 55 responded in the strongly agree category! 72 of the

74 participants were willing to consider themselves to be stewards of life and life's resources for the glory of God because of eight weeks of direct teaching on the subject!



There was even tremendous movement in the willingness to discuss the subject of stewardship. Keeping in mind the attitude that was noted toward stewardship earlier in this paper, this is the area that gives the researcher the most joy! In the opening assessment, 24 participants elected to choose neutral or either disagree options. In the final assessment, only two marked that they still strongly disagree with being comfortable with discussion the subject. 67 of the 74 respondents indicated that they would now somewhat or strongly agree with the statement that they are comfortable discussing stewardship!



While there was movement in all three of the attitude assessments, the least movement was in self-assessing the comfort level of the respondents' current practice of stewardship. Yet even here the results are encouraging. Eleven of the respondents chose to strongly or somewhat disagree with their comfort in their personal practice. This understandable and in keeping with

most expectations. However, what was most encouraging was that at the end of the study 54 of the 74 indicated that they were somewhat or strongly comfortable with their practice of stewardship.

Some of the best illustration of this is in the comments in the attitudes sections, which are provided in Appendices Six and Seven. In the first assessment, only 8 respondents made any additional comments regarding their attitudes toward stewardship. They all had a common theme. They were either unsure about the topic in general or they were observing that “I can always do better.” The responses that in the follow up assessment were along the same lines but were far more confident. One respondent commented, “after listening to the discussion/lessons on stewardship, I now feel more clear on the subject.”¹ Another respondent also captured the “why” of the “I can do better” mentality. “I know I can always do better, giving more of my time and money. I especially can do better at remember that what I have doesn’t belong to me and give up control of it.”² This captures the change in attitude toward stewardship that is expressed in the findings.

Attitude is an important aspect that is necessary in culture change. Attitude drives activity. When a person is more favorably disposed to the concept, there is a greater likelihood that their practice will follow. As the findings of this study indicate, the change in attitude does not immediately change behavior. To echo the response of the initial questionnaire, these findings and the attitude that they create are indeed a journey. However, those who are better in tune with the “why” of stewardship, that is the biblical and Confessional identity and call for which

¹ This respondent is a 34 year old male with three young children. He has been a member of St. John for one year.

² This respondent is a 40-year-old female who has been a member at St. John for ten years. She self-reports as a somewhat active attender of Bible Study.

humanity has been created and redeemed, will be far more likely to live out a stewardship that truly resembles a steward, not someone who is acting as the owner.

The Conclusions Drawn: Understandings

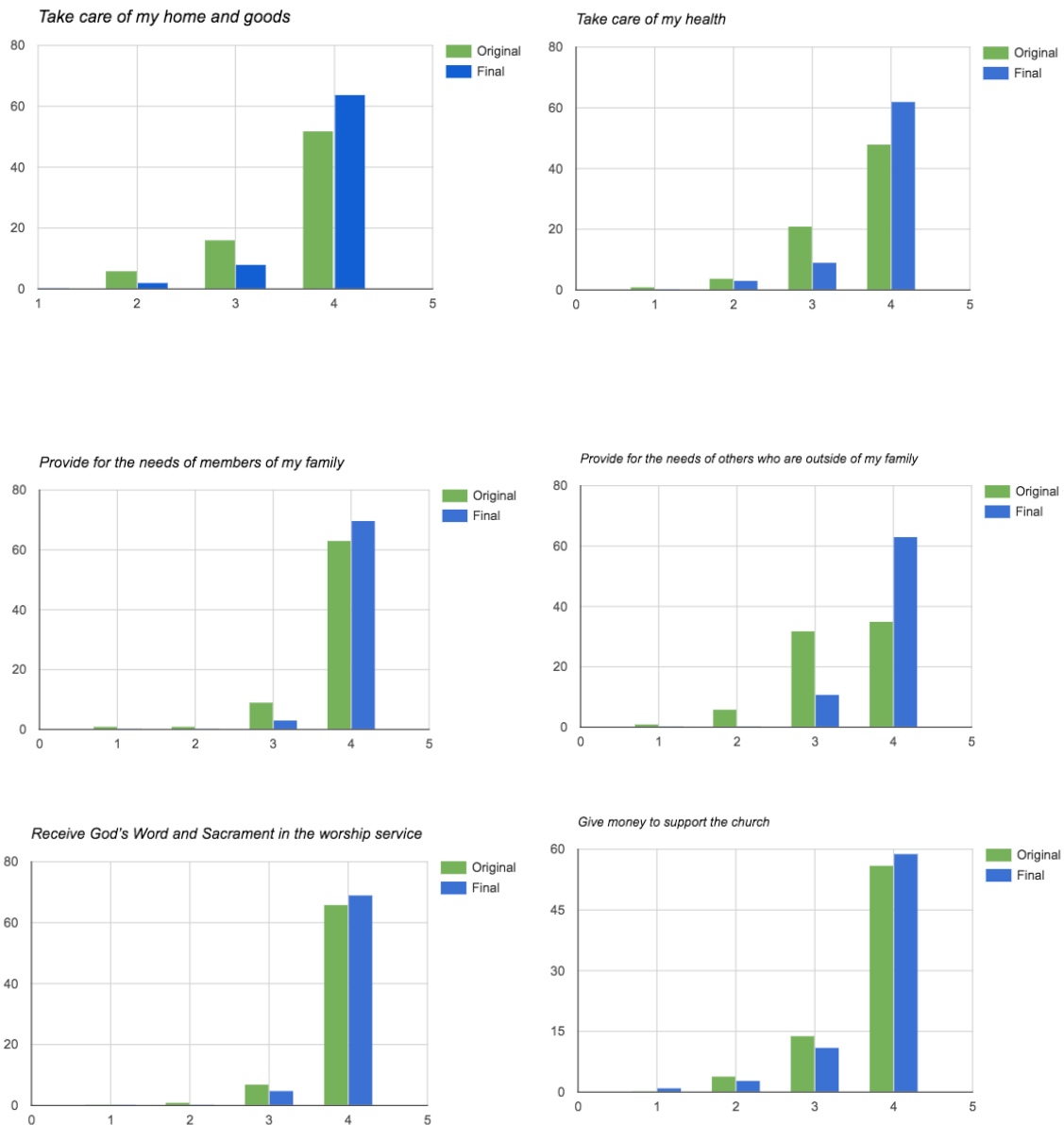
In an adult learning environment, such as the Bible Class setting which was used as the venue for this study there are two distinct types of learning. One kind of learning comes in the form of new information. This type of learning comes when the class leader brings to the table totally brand new information that the group has never heard before. An example might be the pastor bringing an insight from the original languages into a Bible Class setting that perhaps the learners didn't know before. This kind of learning is important.

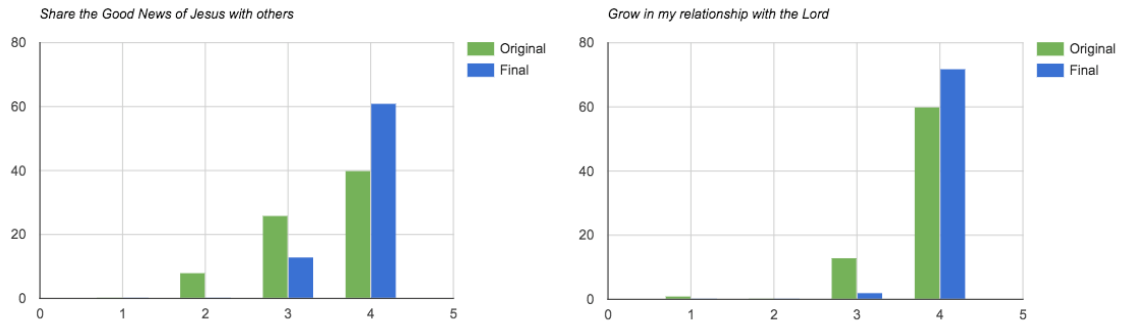
However, the other kind of learning, which is just as important and equally valid in an adult learning setting, is what might be termed as "connecting the dots." This happens when that which is being taught starts with different texts and facts that the group already knows or has heard before and connects them in such a way to create the adult learning "aha" moment. Educators call this interrogative learning, which honors those who have taught the truth before and leads the present-day learners to deeper understandings.

This second type of adult learning was on display in the responses to the pre-course and post-course assessments in stewardship understandings taken in conjunction with this study. The instrument asked the respondents to react to given statements that assessed their understandings in stewardship. This was on a four-point scale that would allow a response ranging from not relevant to very relevant. The participants were asked to self-assess at the beginning of the course as well as at the end to offer a point of comparison.

The data suggests that the understandings of stewardship among the people of St. John Lutheran Church in Plymouth have been taught in the past. These were not new concepts to the

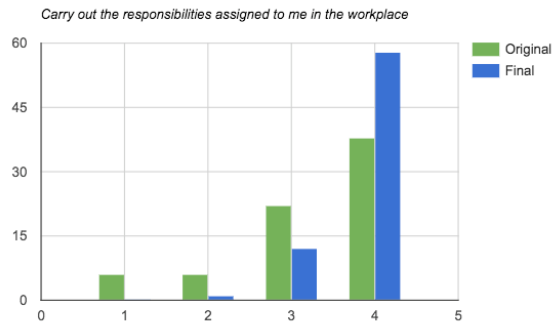
learners. There were sizeable percentages of respondents who defaulted to the somewhat or very relevant responses to the all twelve statements. The challenge of the study then was to take established knowledge and shape the understanding of the people present by the Word of God.





This desired result was exactly what took place. Even those things that many of the study participants knew, because of the intentional education efforts, were confirmed and more deeply held. In nine of the 12 statements, there were strongly held stewardship convictions. After eight weeks of study, these convictions were confirmed and held even more deeply. The data shows that adult learning that enhances what has already been learned is a positive. In these instances, there is also evidence that what was believed in these areas have now been connected to a biblical and Confessional position on stewardship. There is a suggestion that they “why” of stewardship is now better connected to the “what” and how” of the practice of stewardship by those who have had this intentional stewardship formation experience.

There were also areas where some of the teaching introduced an “aha” type realization that did move the numbers in a way that is more in keeping with the Scriptures. These three areas include the steward carrying out their assignments in the workplace, owning what they work for and the concept of the tithe. In these three areas, it was assumed that the accepted understandings would be challenged by what was taught in the course. This challenge to the accepted understanding brought measurable results, which if carried forward into the ongoing stewardship lives of the participants, would present an opportunity for lasting, adaptive change in the stewardship culture of the congregation.

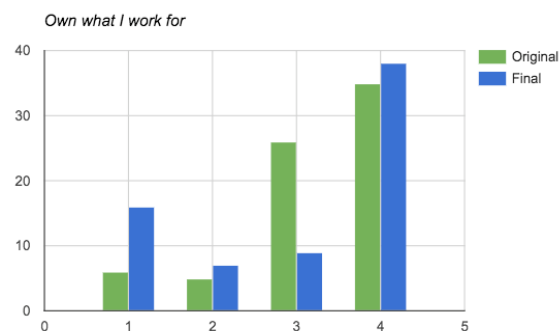


The first area where there was movement noticed like this was in the realm of the workplace. Going into the study 12 participants self-assessed their understanding of their discharge of their duties at work as not being relevant or neutral to the topic of stewardship. While only a portion of the 74 people who responded, to have over 15% of the study group not finding this relevant is a significant sample size. This is especially serious when one looks at the roots of stewardship in the Old Testament. Stewardship was always to be work, even before the first stewardship crisis of Genesis 3. But the corrective of teaching from the Word of God is evident in this case. After the completion of the course, only one participant marked this a neutral. Every other participant noted that it was either somewhat or very relevant to their lives as stewards.



A discussion of the tithe was another area where there was noticeable movement. The topic of the tithe, as was noted earlier in this paper, is one of the subjects that many people think they

understand, but in all reality really don't. The sloppy application of the term tithe has led to great confusion, and worse, great resentment from those who are either unable or unwilling to accept the shorthand terminology. Going into the study 13 participants noted that the tithe was not relevant or neutral to stewardship. This position is likely taken from a negative point of view. This is a creation of sloppy teaching about what a tithe is. However, after the course, 18 participants noted that it was either not relevant or neutral. This is a good movement rooted in an unpacking of the term tithe in the course. Teaching percentage giving in keeping with the way the Lord blesses the individual or family was the way that giving was taught in this course. That may be ten percent. It may be an even greater percentage. This allowed the participants to note that the tithe, as it has been taught in previous generations, was not as relevant as first thought. This is an opportunity to expand the generosity of the individual Christian beyond the incomplete concept of the tithe. It also removes an opportunity for "fair share" works righteousness thinking among those who do tithe, when the Lord may well be calling them to even greater generosity.



The most positive movement in the realm of stewardship is seen in the discussion of what the course termed as the owner/steward dilemma. The root of all stewardship challenges faced by the Christian steward boils down to the distinction between ownership and stewardship. The owner is the ultimate possessor. The owner of property is the only one who gets to express the intent and purpose of that which is owned. The steward is simply in place to carry out

stewardship, or management, of the item owned by another in keeping with the will of the owner. It was stressed greatly that the steward is NOT the owner. As this was taught in the course, the movement in the survey instrument was to the opposite ends of the Likert spectrum. This is a great finding! In the pre-course survey, 31 of the 74 participants put their understanding in the middle of the spectrum. However, after eight weeks of intentional teaching and review the owner/steward distinction, 54 of the 74 (73%) of the participants took a much stronger stand. Sixteen said it was not relevant. Thirty-eight indicated it was relevant. The conclusion is that, while 10 participants (6 pre-course, 16 post course) more indicated that ownership of what they have is not relevant to a discussion of stewardship, this is more of an indication that the clear majority of the participants in the course know they are not the real owners. This movement in both directions, while it indicates that the group did not have a common understanding of what the instrument was asking, do have a much greater understanding of their relationship to the Lord as a steward of the things He owns and that which He has entrusted to them.

Generational Results

An eight-week intentional time of teaching did have an impact on both attitudes and understandings of those who participated in this course. There were clear trends on display when one considers the response of the study group. This is to be expected. After all, the central goal of teaching in the church is to form attitudes and understandings that are normed by Holy Scripture. The evidence from this study strongly supports this hypothesis.

There was one other unique aspect to this study. As noted earlier in this paper, the church is facing a unique challenge. At no time in human history has the church had five living and active generations assembled as part of the local congregation. This presents a unique challenge in any

spiritual formation, especially in the teaching of stewardship.³ The clash of generations, while not necessarily intentionally hostile is rooted in conflict between the long-held convictions of the older generations with the openness of succeeding generations to new approaches. Older generations hold to their positions as established fact. Any challenge to this presents a challenge to the identity of the older generations. Younger generations are more willing to consider new well-informed Scriptural points of view because the identities within younger generations are still in flux. Youth become adults. Adults become spouses. Spouses become parents. Parents learn from and have their identities change as their children grow. This identity flux may well leave them more open than older generations to new concepts and formation.

This openness to change based on generational levels is evident in this study. The study group had a sound sample size from every decade of age. From those in their eighties all the way down to those in their teens, except for the twenties⁴, there were no fewer than 7 in each 10-year demographic. Responses according to age broken down by age are provided in Appendix Nine. Looking at the study results through the generational lens has also added a unique perspective when it comes to intentional stewardship education when teaching whole life stewardship. While there was movement in the group in total, a generational breakdown of the movement is telling.

There was almost no movement in either attitude or understanding in any of the respondents that were over the age of 60. Appendix Nine provides the responses broken out by age by decade. This is not totally without expectation. By this time in life, those in this post 60-year-old demographic have had their attitudes and understandings shaped both by teaching and

³ John R. Mabry, "Generational Ministry: Spiritual Guidance for the Five Adult Generations Alive Today" last modified December 2012, accessed January 18, 2017, <https://mybasilica.mary.org/netcommunity/document.doc?id=1645>.

⁴ This is an area where the study group clearly mirrors the congregation. The breakdown of the group that filled out both the pre-course and post-course assessments included: 80's: 7, 70's: 13, 60's: 13, 50's: 22, 40's: 18, 30's: 11, 20's: 0, and teens: 16. There was also one participant that refused to give an age.

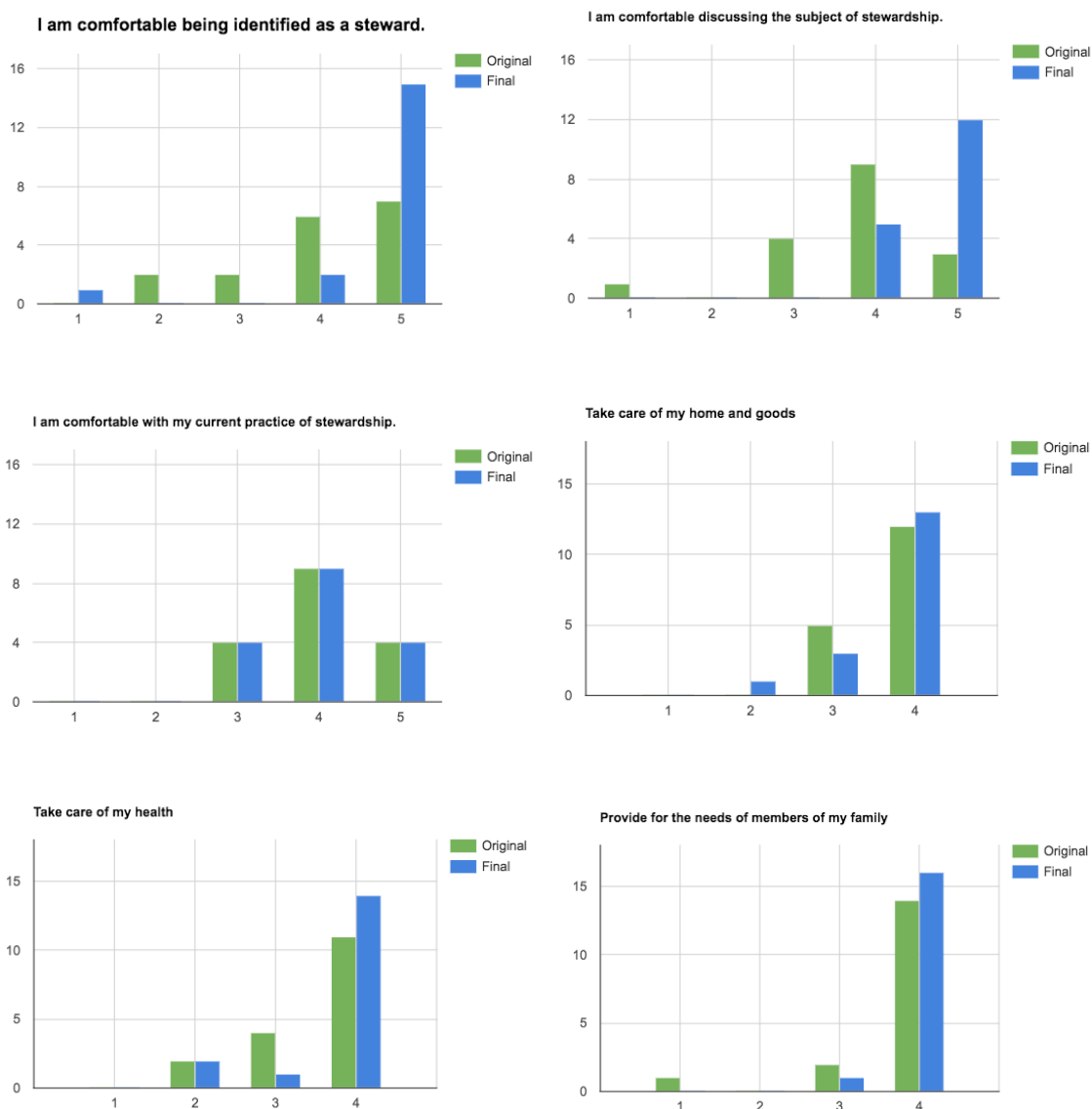
the experience of practice. These subjects have been involved in more of the past stewardship efforts of the congregation. What they have learned regarding stewardship has been formed and informed by experience. This includes both positive and negative learning. It is important that anyone viewing these facts do so in keeping with explaining everything in the kindest way. This is no way suggests unrepentant recalcitrance. Formation of stewardship ideas in this age demographic will indeed need to take previous experience in the stewardship formation seriously. Generations of pastors and stewardship leaders have taught before to a degree of faithfulness that must be understood and respected. While newer approaches and expressions of stewardship formation may be needed, it is important that what has come before must be considered. These ages are also more likely to possess a deeper grasp of the content of Scripture because they have studied it longer.

By like token, this sixty-plus group cannot be ignored either. At this stage of their lives they have more flexible resources that can be used for ministry. These resources go far beyond finances. Those with experience combined with the extra time that comes with freedom from parenting and the liberation of retirement prove to be far more open to invest the resources of self which the Lord provides far more than younger generations. For this group, as borne out in the statistics of this study, are far more open to be formed for a stewardship of the resource of self as directed by Scripture than those younger than they.

This does not mean that there is not learning going on in this older age group. To disprove the axiom, old dogs can learn new tricks. Respondents in this demographic were willing to grasp some central concepts that are essential to a faithful attitude and understanding toward stewardship. These include those who would say “I have learned that stewardship is much more

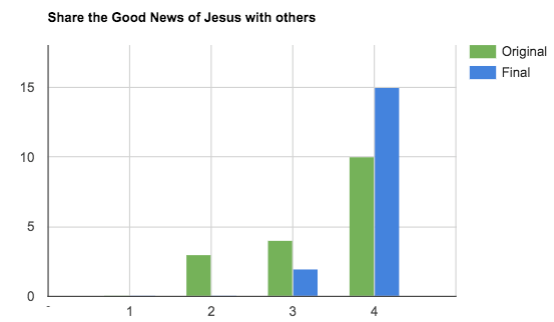
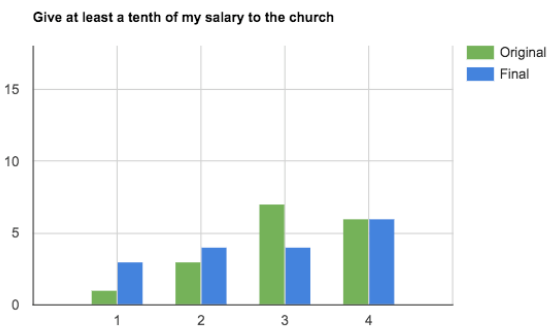
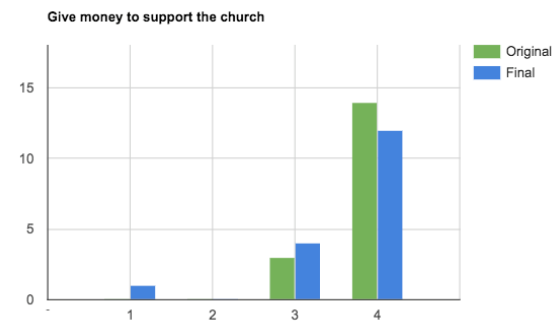
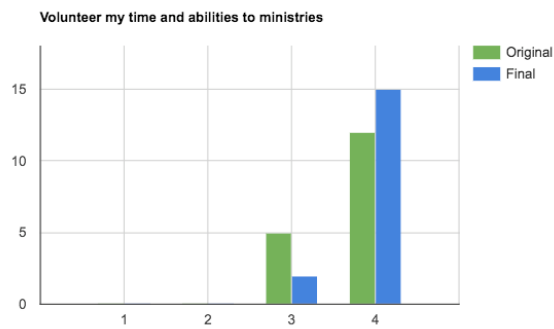
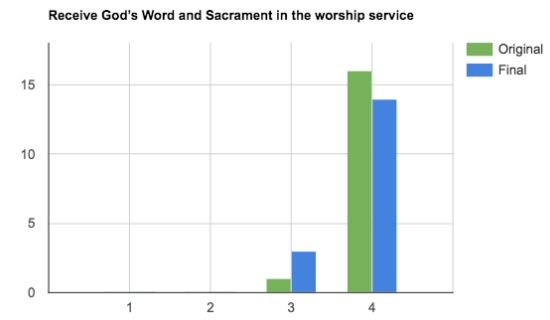
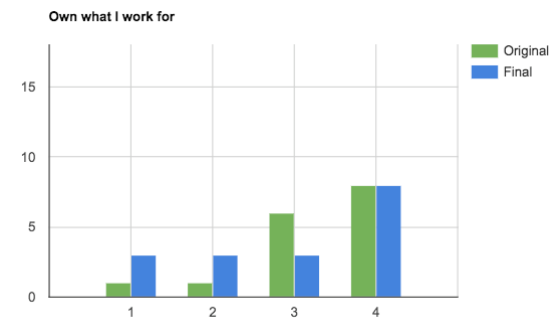
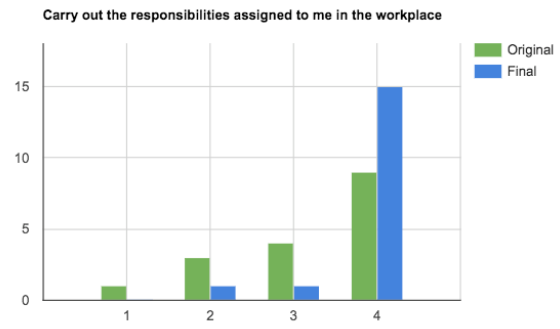
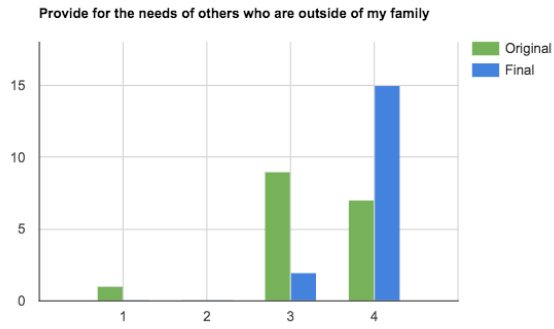
than giving money”⁵ and “Everything belongs to God – our lives, our possessions, our talents, our time – We may claim ‘ownership’ to some earthly things – but they are all God’s.”⁶

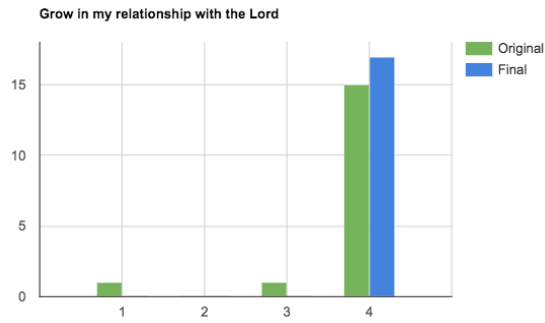
Responses of participants in their fifties:



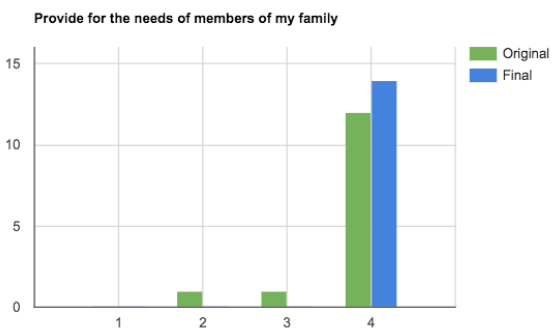
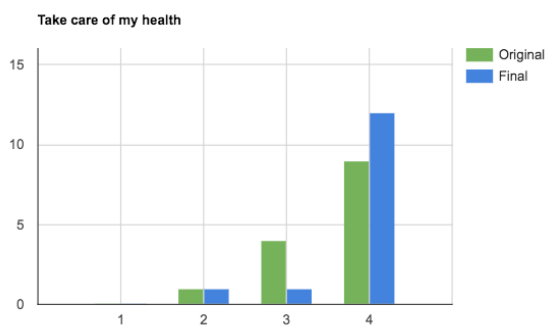
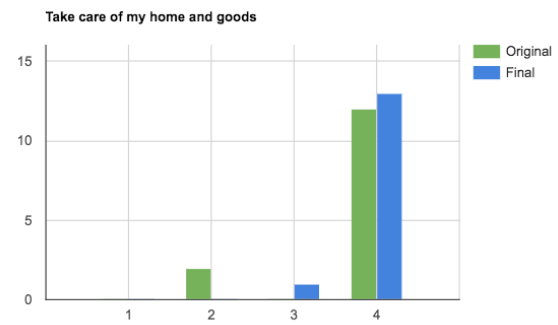
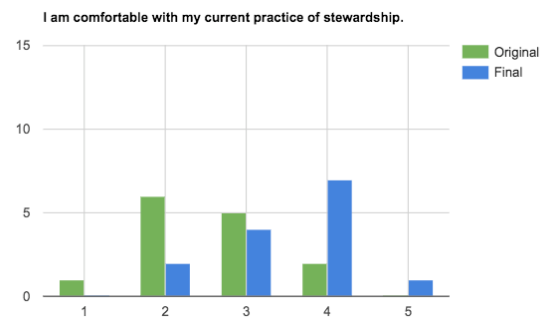
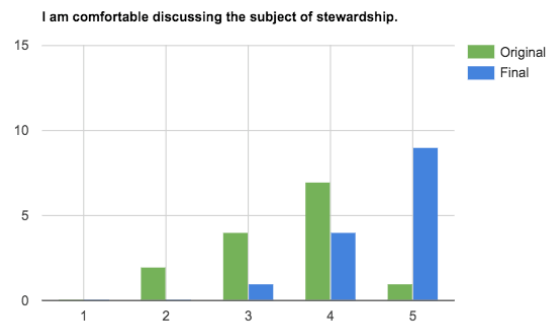
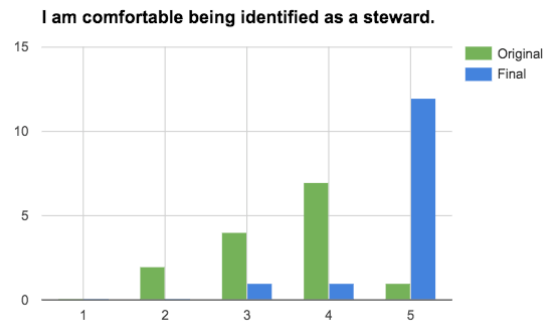
⁵ This respondent is an 84 year old female. She has been a member of St. John for 48 years. She is a weekly regular in multiple Bible studies.

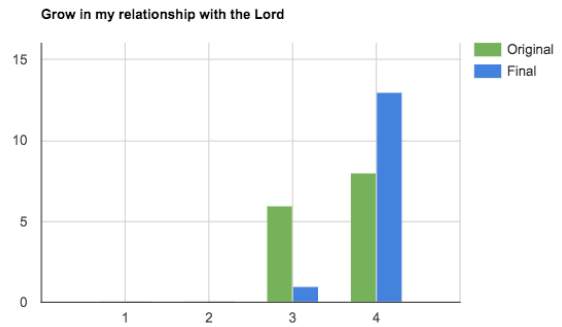
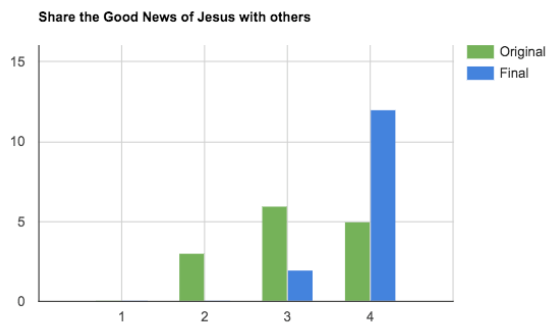
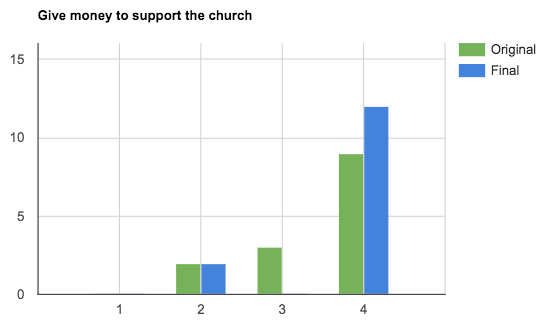
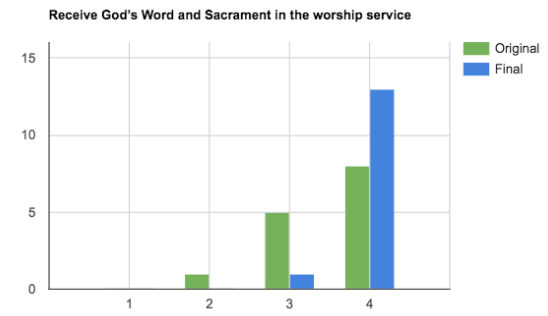
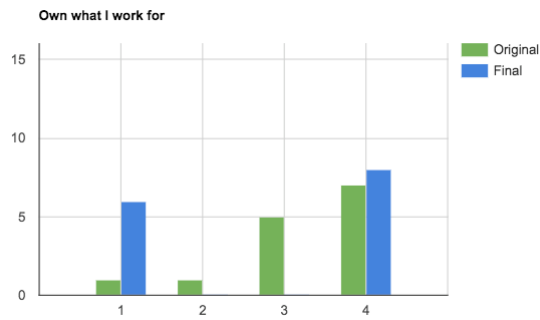
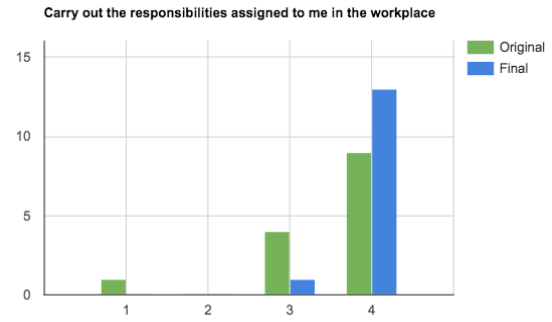
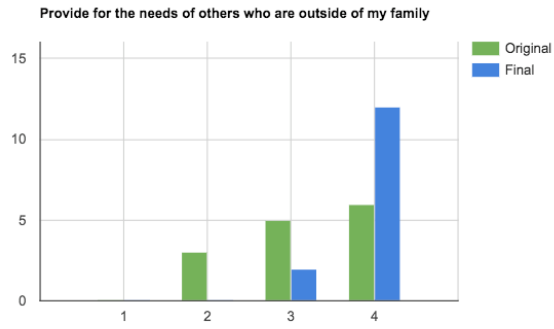
⁶ The respondent is a 74 year old female who has been a member of St. John for 17 years. She self-identifies as somewhat active in Bible study.



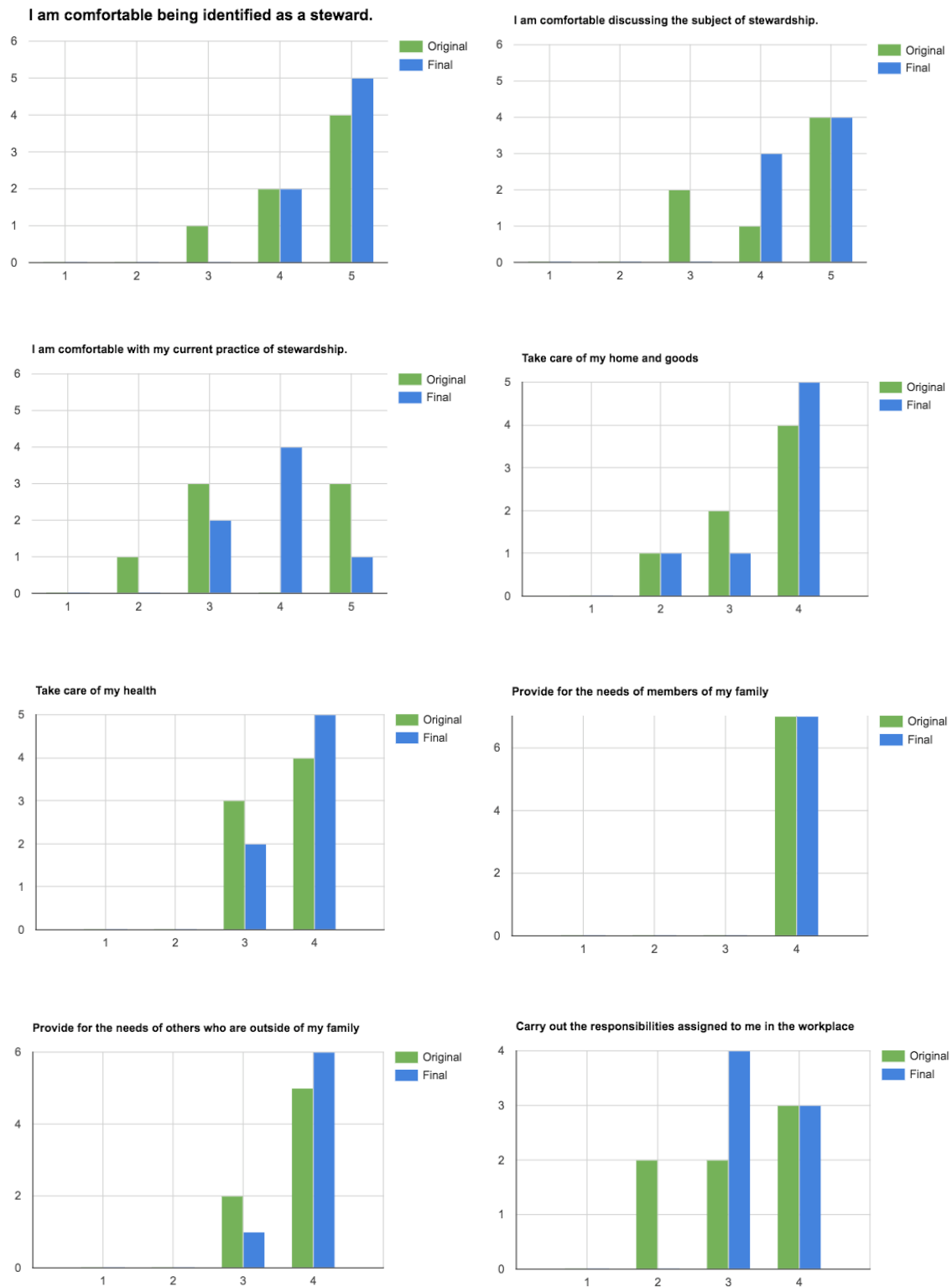


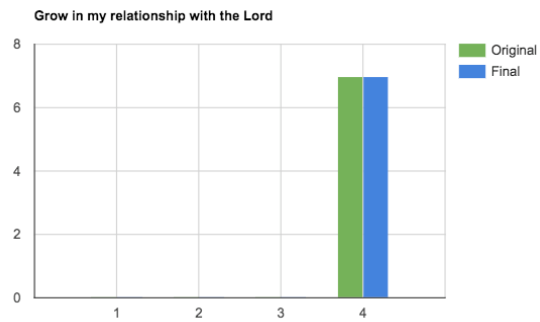
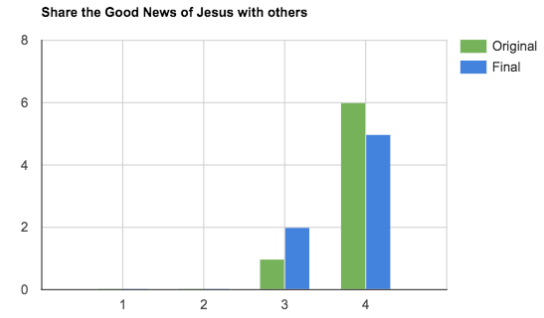
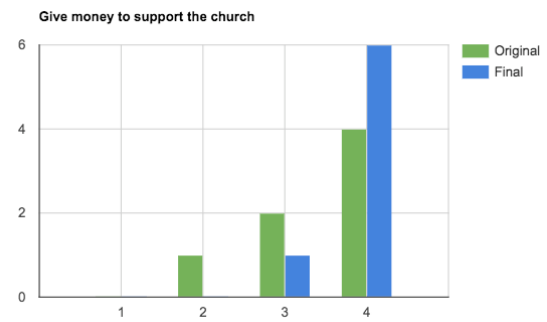
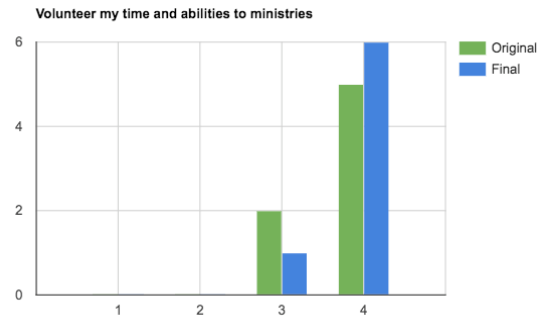
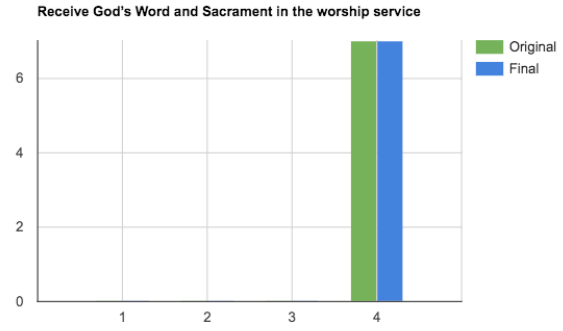
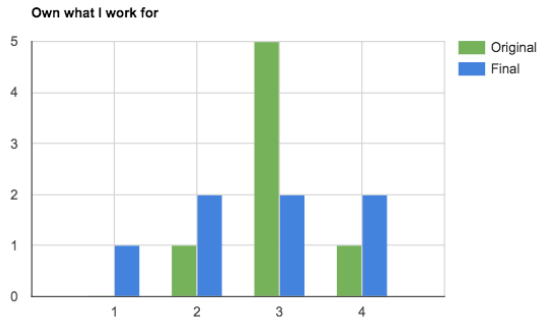
Responses of participants in the forties:



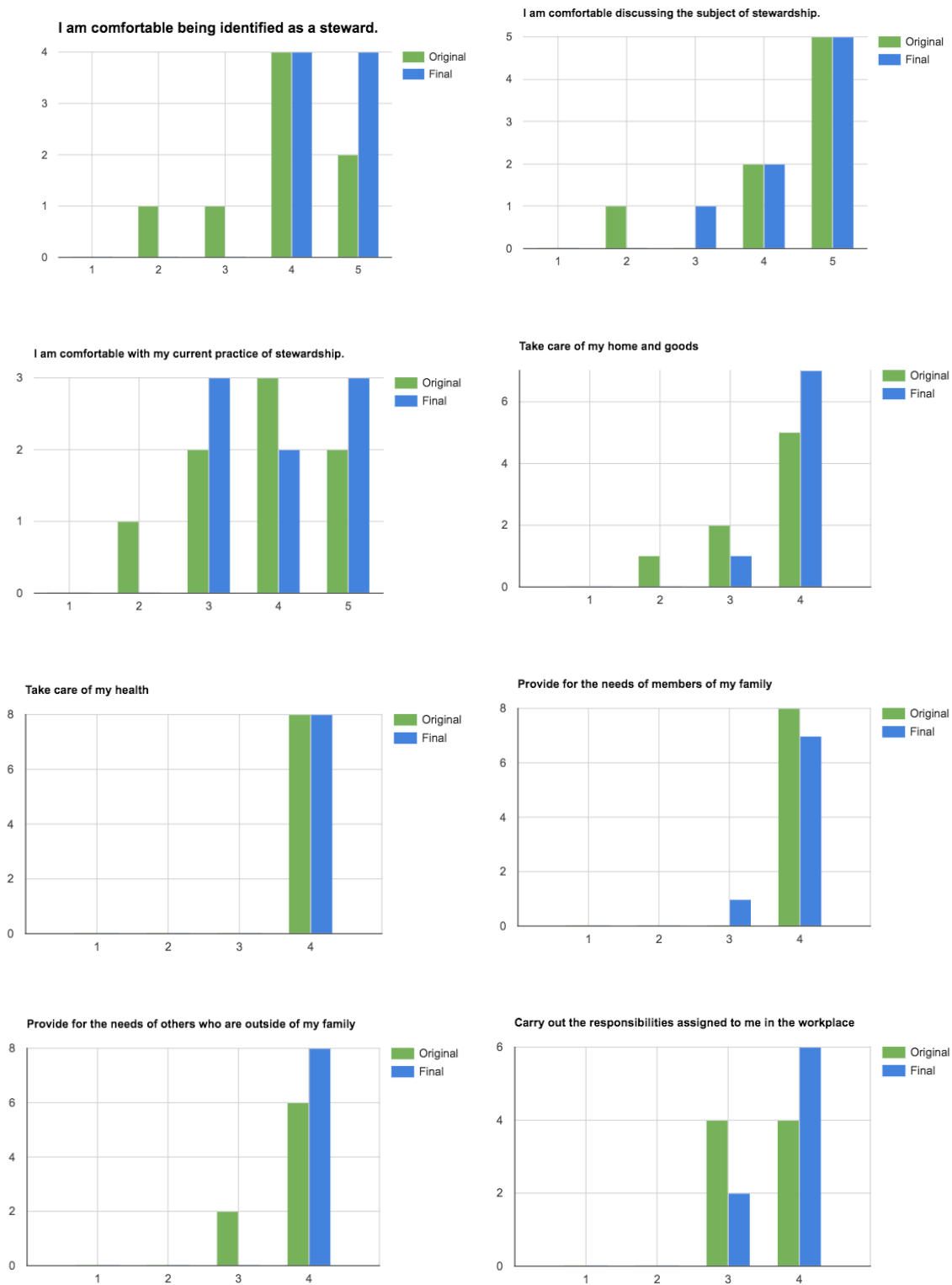


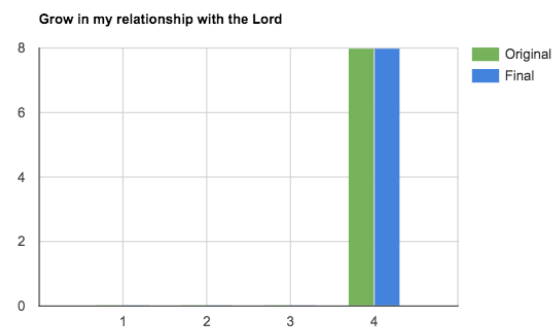
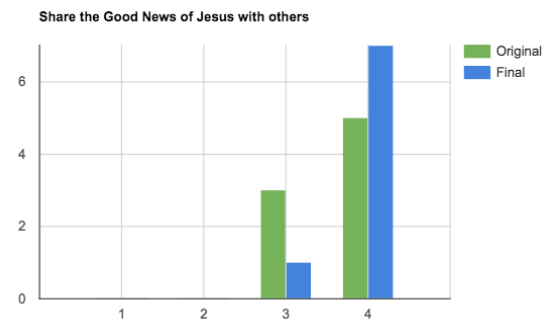
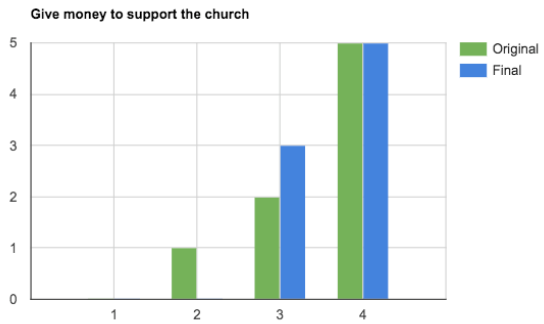
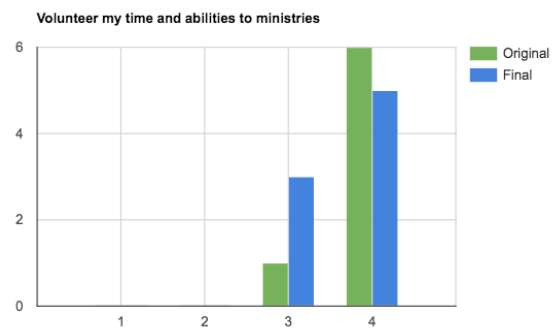
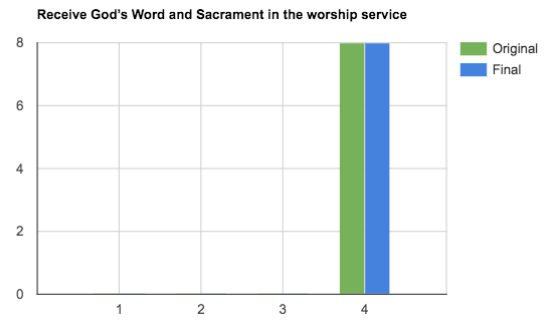
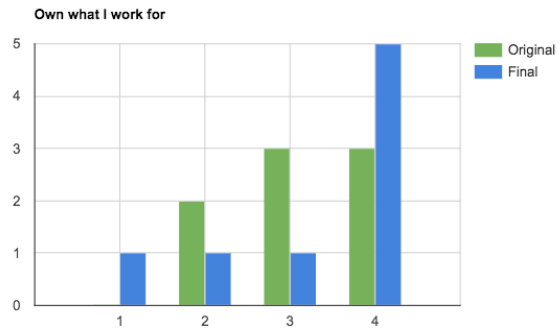
Responses of participants in their thirties:





Responses of participants under thirty:





By contrast, those ages groups younger than 60 accounted for most of the movement in attitude and understanding within the larger group. These age groups are far more willing to have

an open attitude toward being considered a steward and discussing the subject from a biblical and Confessional position. For a pastor or stewardship leader that is seeking the most direct impact of intentional stewardship education on attitudes and understandings of whole life stewardship, this under 60 group is the primary target.

In the study, all the major movement in the findings were almost exactly reflected in these groups. The first is that this group would have had less experience in an intentional study of stewardship from a biblical and Confessional stance. The second, as this group ages, there is more experience that can serve to bolster their attitudes and understandings in stewardship as it is shaped by Scripture. Two lengthy responses capture these two points.

The topic of stewardship has never been explained to me in a way where money was not central to the theme. Stewardship is now more of a way of life to me. Who I work for, the things that have been given to me now have more meaning than ever. The Bible Study has been a blessing to me and to my family. God has used you to not only open my eyes but also to someone close to me who looked forward to Bible Class and would bring the topic up at home. Stewardship is a huge subject that eight weeks worth of time is really needed, not the six hours we spent on it. I plan to look at my life over the next several weeks to discover ways just to be a better steward. I know I must become the best steward I can be. God is asking for nothing less.⁷

Another respondent echoes this sentiment:

I didn't know what to expect out of this class when we decided to attend. Now that the series has come to an end all I can say is thank you! These classes have been what I have needed to better understand where and how I fit into God's ultimate plan. As you know, life gets kind of crazy and we lose focus on what is important why it is important. Attending this class has refreshed and renewed me to let God's light shine through me onto those I interact with every day. Showing love to everyone can make a difference to those who need it most and the best thing that you don't even realize what you have done for them. I guess I never realized what I could do for others by just letting God use me as a steward and it feels great to give freely to others using God's gifts to me.⁸

⁷ The respondent is a 46 year old male with a family that include 4 children. He have been members of St. John for 22 years.

⁸ The respondent is a 46 year old female with a family of four. She has been a member of St. John for 22 years. She self-indicated as one who was rarely attended Bible Study prior to participation in this study.

Intentional stewardship education can and does have this kind of effect on those who are willing to study it. This is not limited to any age group. It is only limited by an unwillingness to engage the topic. For those willing to tackle the task, the benefits are evident. This type of education can free attitudes and broaden understandings. As shared by a respondent, “taking care of creation, my health, my body is all under stewardship. I am now no longer afraid to talk about the stewardship.”⁹

Focus Group Results

The focus group prescribed by Mrs. Cramer and moderated by Mr. Ullrich was originally slated to meet on Sunday January 29 during the Bible Class hour of St. John Lutheran Church in Plymouth, WI. Because of scheduling conflicts the group was unable to meet that day. The group finally convened on February 2, 2017. In consultation with Pastor Meador, it was determined that it would be most consistent with the project to keep this Thursday night meeting on the same time frame as one that would have met in the original time setting. The 45-minute session had all 15 focus group members present. They were provided with a rough draft of Pastor Meador’s conclusions drawn from the raw data provided from the field research. In addition, the group was also given the raw data in spreadsheet form to have some background for the conclusions which were drawn. Mr. Ullrich reported that all 15 members of the group were willing and able to participate in the discussion. The intent of this group was to test the group’s reaction to both the class and the conclusions drawn from the data provided.

The assessment of Mr. Ullrich is that the group found great alignment in the class and conclusions. From the notes that were provided in Appendix Ten the researcher agrees. It must

⁹ This respondent is 59 year old female that has been a member of St. John for 58 years. She is married and has grown children.

be acknowledged that the group did struggle grasping the thesis of this work from only the conclusions and raw data. When the group was asked to react to the question, “As you read Chapter 5 of Pastor’s dissertation, what was the most significant conclusion he drew, from your perspective?” there was some confusion. However, after some clarity was offered to the group by Mr. Ullrich, the agreement was set. He indicated, “[I] then read them the bottom of page 79 what you wrote and it really resonated and was consistent with what the folks were saying in response.” This clarity allowed for a conclusion from one group member that summed up the experience of the conclusion and the study. “We are a whole congregation of stewards; as stewards we can do great things for the Lord, because he is in charge.” This sentiment is an echo of what the data indicated regarding the needed stewardship culture change. The focus group shows that this is taking root in those who participated both in the study group and focus group.

It was also made evident that the learning in this study was exactly what adult learners need. There were both confirmation of what the members of the group already knew as well as the “aha” learning moments. One group participant shared the idea of learning as a reinforcement when it was stated, “For me, it made me realize I was thinking the same way, not necessarily on the right path. Hearing other people talk about the topic honestly, with different perspective, different walks in life was ‘comforting’ and ‘challenging’.” This again stressed that the concepts of stewardship were not new to the people in the class. But there were also those moments of “aha” that formed a deeper understanding of stewardship in the participants. One respondent illustrated this by stating, “I never thought of Genesis as a stewardship book, I looked at it as a creation book; You thought of it being created for you, rather than taking it a step farther, it was created for you to care of, for God the creator.”

The dynamics of the group were as unique as the larger study group. There were several

participants in the large study group that were in the teen years. Two of them were selected to participate in the focus group. Per Mr. Ullrich, they were active in the discussion with one of them providing a salient point when it comes to stewardship and the essence of this project. "It was awkward talking about money, as a 13-year-old. It doesn't matter what age, your economic ability to give, take care of what you have been given." This also reinforces the conclusions of this project. Stewards are not creations of human effort. Stewards are creations of God and marked in Holy Baptism. This does not exclude any baptized child of God. Wherever in life the Lord has placed them chronologically or socio-economically, there is still the call to be stewards. This comment led another participant to share, "The younger we can teach the better because they don't have pride of ownership. The focus is now being a steward for the owner. That was drilled in each week, which was a very important (concept)." This observation from multiple age demographics also flows directly from the research data and conclusions.

Summary

From the initial survey, there was a clear indication that stewardship was not a new topic for the people of St. John. The pre-class instrument illustrated the disconnect between some attitudes and understandings of stewardship and what the Scriptures and Lutheran Confessions hold. The course that served as the center of this project was full of confirmation of what many participants already knew. At the same time, it offered challenges to long-held stewardship views that hindered the stewardship culture at St. John. In addition to these challenges, there were also several points which were presented that led to new, stewardship-shaping understandings for the participants. This is borne out in the post-class instrument, the conclusions drawn from it and the affirmation of the focus group.

These findings strongly affirm the thesis of this study. Intentional whole-life stewardship

education does shape the attitudes toward and understanding of individual stewards within the local congregation. As more individual members of the congregation are exposed to this intentional stewardship formation, it does have a positive effect on the stewardship culture of the local congregation. The theory of this study may not be earth-shattering, but the findings in the setting of St. John Lutheran Church in Plymouth, WI have had tremendous impact. There is a high likelihood that these findings would also be discovered in other congregations who would participate in a study such as this.

CHAPTER SIX

SUMMARY AND CONCLUSIONS

This project has been a long journey. During the years of its gestation, there have been moments of apathy, frustration, discovery, joy, and relief. One might look at the time it took to complete and wonder if it was at all worth the effort. I did ask this question more than once. However, now that the project is complete, I am aware of the need for investment of this time.

I started the Doctor of Ministry program without a clear direction or project in mind. In fact, when I enrolled in my first classes, stewardship was not even on my radar. I only started the process because I knew that I was not a self-directed learner. I needed the accountability of a class with due dates to once again discipline myself into being a better adult learner. Looking back on the multiple calls I have considered and accepted, the different ministry settings in which I have served, my growing family, and the eventual change in topics, the fallow time in this process was necessary.

This time frame has not been all blessing. The fits and starts of this project have left me scrambling at times to stay in touch with what I have discovered about my topic, my study subjects, and even myself as a person and pastor. There were times when I had all but written off any hope of completing the project. It hung over my life as an albatross of uncompleted aspiration. Even as those around me in my family, congregation, and circle of friends encouraged me to finish, I had begun to lose hope that I would be able to. Not only did I struggle to find time to do the work, but at times the motivation to finish seemed to be elusive.

Even when I had focused my topic on stewardship, a timelier production of a final project

would not have yielded the fruit that I have experienced because of this process. Had I completed this work even five years ago my focus would have been on the process of stewardship rather than the identity. The people with whom I have dialoged, like Dr. R. Scott Rodin, Mr. John Stanley, Rev. Wayne Knolhoff, Mr. Tim Ditloff, and Mr. Larry Ullrich have been used by the Lord to move me to a much deeper understanding of stewardship as it relates to Baptism and who God calls the steward to be. The church did not need another project focused on getting people to give more money to support ministry. The church needed a project that talked about stewardship from the “why” perspective. With an ever-deepening desire to connect the heretofore distasteful topic of stewardship to Baptism, the Lord’s Supper, and the life of a Christian, I now see this biblical and Confessional approach as incredibly necessary. This is not only true for the ministry at St. John Lutheran Church in Plymouth, but throughout the Lutheran Church—Missouri Synod and beyond. Now that an extraordinary amount of time has passed between the conception of this project and its completion, I feel very strongly that the fruit is now ripe and ready to be shared.

Contributions to My Current Ministry

This project addressing attitudes and understandings of the people of St. John Lutheran Church in Plymouth has been enlightening for my current ministry setting. The congregation is a legacy congregation. It has long, well-entrenched roots within the community. This gives it a stability and strength which draws from the generations which have come before. The execution of this study has given me an even greater grasp of the blessings of this legacy. This is true for every aspect of the ministry. Stewardship is no exception.

There has indeed been a long-standing, faithful practice of stewardship in this place. For the 150th anniversary of the congregation a book was written which chronicles some of this

history.¹ It states that when the current sanctuary was constructed, there were farmers who were willing to place a mortgage on their farms for this structure to be built without the burden of debt on the congregation! This is a remarkable story of stewardship which serves as the legacy of stewardship to St. John to this day.

However, during the intervening years, as often happens with subsequent generations that become like the Pharaohs who came to power and did not remember Joseph, the people of St. John lost connection with this heritage of faithful stewardship. They no longer were willing to step out in faith as the stewards before them did. An open and sometimes questionable embrace of debt and deficit spending set the stage for the time when I arrived as senior pastor. This process has enabled me to discover more about the people I serve. There is still that deep desire among them to be faithful. This legacy was lost, not forsaken.

Through the implementation of a process which takes the congregation back to her theological and historical roots, I have discovered a great hope for the future of stewardship at St. John. Over the time when this project was coming together through teaching and preaching of the Word of God, there has been a resurgence of faithful stewardship. This has been seen not only in the responses of those who participated in the various aspects of the project, but even those beyond the project.

This project has given rise to the congregation's increased desire to study the Word of God, even if it is on a subject that is not always a favorite one, like stewardship. After the eight weeks of direct and intentional stewardship education, there have been a number of people who have continued in the Sunday morning class. This is a lasting impact that is stewardship in practice.

¹ Thomas R. Burton and Jean Bohnoff, *Led By God's Grace: A History of St. John Lutheran Church - Plymouth, Wisconsin* (Plymouth, WI: St. John Lutheran Church, 2008).

As this paper has noted, the single greatest gift which the Lord has bestowed upon the Church is the stewardship of the Gospel. As God's people grow in their connection with the Word of God, they will then be better stewards of all of life and life's resources for the sake of the Gospel. This connection and commitment to the Gospel will then lead to others who are connected to the Gospel through these stewards. This is the beginning of a culture change at St. John that will bear stewardship fruit well beyond the completion of this project.

The generational data that was gleaned from this study will also be helpful beyond the study of stewardship. There is something to be said for the older generation's deeply rooted foundations in the faith. This should not be seen as an impediment to ministry, stewardship or otherwise. This is a great blessing to the Church. Well-catechized and committed older, established members lay the foundation which keeps the church from the aimless drift of societal pressures, as well as the less than faithful currents that tend to blow through the church through time. This stability should not be lamented. In fact, it should be celebrated. It could be viewed as a calcified adherence to the good old days, but it is not to be summarily dismissed as that either. When the Scripture is taught, the changes it brings to the culture are not monolithic. Instead, as this study has made clear, the impact is made in the lives and faith of individual Christians. When more and more individual Christian stewards are led by the Lord to conform their stewardship to that which God calls them, the greater the effect will be on the congregation.

This project also has an impact that is broader than the ministry setting of St. John Lutheran Church in Plymouth. The findings of this study give rise to the truth that not only does stewardship need to be taught because it goes against the sinful human nature, but when it is taught from a biblical and Confessional position, it brings results in keeping with what the Lord desires. This is an important message that needs to go beyond this setting. Too many

congregations are still allowing stewardship to be held captive to the hoodlum named “paying the bills.” Stewardship in these settings are crisis-driven. The problem with crisis-driven solutions is that they are motivated by anger and fear. The anger comes from the fact that so few of the people are carrying “more than their fair share” of the burden of ministry. The fear is rooted in the reality that if the congregation doesn’t get stewardship turned around in a positive direction, treasured institutions like schools and even the congregations themselves will cease to exist. This hit home to the researcher as he recently learned that his vicarage congregation lost both their school and the congregation itself during the last year of this project. My vicarage congregation ceased operation of the school in May of 2016 and the congregation was closed in September of 2016.

However, anger and fear, while they are powerful emotions, do not ever create sustainable solutions. There are indeed times when righteous indignation is necessary as the Church addresses issues. However, for the vast majority of life, for the individual and the congregation, those decisions made out of fear, or anger, or both lead to short-sighted, often debilitating results, rather than positive change. This was the environment of stewardship that I discovered at St. John when I arrived as Senior Pastor in 2009. There were those who were paralyzed by the fear of mounting debt that did not have a clear path to resolution. This scarcity mentality then spilled over to the staff that bore year after year of wage freezes and increased pressure to decrease benefit plan costs. There was no way for new ministry to begin in an unfettered manner because of the fear of losing the ministry that the congregation was already doing. A decade of poor corporate stewardship set the stage for increasing unfaithfulness in stewardship among the members of the congregation.

Yet as a result of what I have learned in the process of the formation and implementation of

this study, the congregation has been moved to a much better place in the area of the stewardship journey. Like one of the respondents to the initial survey rightly pointed out, stewardship is a journey. We are always moving forward, yet never arriving. The Lord has a way of changing who we are and the circumstances we face. Each change, internal and external, causes the baptized stewards to repent, reassess, and renew their Holy Spirit driven life of stewardship.

This has happened at St. John. It will happen when other congregations adopt the multi-faceted approach to stewardship as well. The generations of stewardship programs are not wasted efforts. When they are rooted in the Word of God and informed by the Lutheran Confessions, there will always be some positive results. If a congregation is currently not involved in any stewardship efforts, either out of fear or arrogant pride, the first step is repentance. After the repentance, it is important for the congregation to remember that they cannot run before they walk. Stewardship programs are fine places to start to address the “what” and “how” of stewardship. But they are not an end. As this study indicates, if the stewards in the congregation are to have a healthy and godly attitude toward stewardship, they must have their understandings shaped by the authoritative Word of God. This provides the fundamental “why” of stewardship. This lays the foundation that supports the annual stewardship efforts and enables them to be seen in a way that is more than just paying the bills. A complete stewardship effort in the local congregation must be an effort that attacks the issue from all sides. There must be a sound foundation laid from the Word of God. But there also must be suitable mechanics for the practice of stewardship that builds on that solid rock foundation.

Intentional whole life stewardship education works. No sane individual would deny that. What this study confirms is that this effort is necessary, if the pastor and congregation have a desire to shape a stewardship culture in the congregation that spans the five living and active

generations that are gathered around Word and Sacrament in that location. The experience of the older generations is both challenged and affirmed in this process. The younger generations have their ideas formed and their practice conformed to a stewardship worldview that runs counter-cultural to the world in which they live. The youngest generations have a solid foundation laid that will grow and blossom into the flower of a fuller and more faithful stewardship life as they grow. Intentional whole life stewardship education makes all this possible because it is founded upon the Word of God.

Where I Would Go from Here

As a parish pastor, there is the need to be a generalist. The world of the practice of practical theology is so broad and the pressures of the parish pastor to keep up to speed on a variety of topics is real. However, this tends to lead the continuing education pattern of the local pastor to become scattered like buckshot rather than focused like a laser beam. The number of articles and books that come across his desk that he knows that he should read so as to be up to speed on various topics never seems to slow. A good book on leadership is shared by a colleague. A great book on millennials is showcased at a pastor's conference. A new book that may have sketchy theology is being read by a number of the members of the congregation and it needs to be read so that its dangers to the souls entrusted to the pastor's care can be identified and addressed for the sake of the congregation. Intellectually, the parish pastor can feel like he is the little Dutch boy who is out of academic and theological fingers and there are still holes in the dike.

This process has convinced me that there is a need for on-going focused learning. While I need to be abreast of the latest trends, there does need to be a focused area of study. For some that area may be homiletics. For others, it might be counseling. For me, it will be stewardship. From what started out so many years ago as a quest to keep up with a topic I had very little

knowledge about but was elected to district leadership in, it has now grown into a focused passion. I know this important topic needs to be taught not only to the people of St. John Lutheran Church, but shared around the Lutheran Church—Missouri Synod in my role as Assistant Coordinator of Stewardship.

These areas of focused study can also be a great blessing to the local circuit and districts as well. In The Lutheran Church—Missouri Synod, local pastors from geographically centered areas gather monthly for study and prayer. These groups include anywhere from seven to a couple of dozen active and retired pastors. How would that local study group be blessed if each of the pastors were to take on a focused study of a specific area of practical theology and then share what he learned on a regular basis with his neighbors? One could keep up on the latest in stewardship, another in the area of Christian education, another in counseling, and as many other areas as the local pastors had interest. This would be a practical way that brother pastors could live out the words of the proverb, “Iron sharpens iron, and one man sharpens another” (Prov. 27:17 ESV). What a way for an increased knowledge and experience base to enhance not just the local parish, but entire regions of congregations.

For me that focus will continue to be stewardship. This whole life stewardship focus is not one that will need to be justified as a hobby either. The life of every saint that I have been called to serve is always in need of further support in his or her stewardship journey. New members will be led by God to become connected to our family, and they will need to be formed into stewards, not in the way of the world, but in the way of the Word. As those entrusted to my care grow in their own relationship with the Lord Jesus Christ, they too will become comfortable in their stewardship and need to be regularly challenged by the Word of God to grow not only in the “what” and “how” of their stewardship practice, but also be deepened in their attitudes and

understandings toward the “why” of faithful Christian stewardship. Seasoned saints, who near the end of the course of their labors as faithful Christian stewards also need to be shown the way that their stewardship can leave a lasting legacy for generations that are yet to come pending the return of Christ.

Deeper study in stewardship goes well beyond finances. In fact, as this study of whole life stewardship has led me to understand, there is a need to form a direct and intimate connection between stewardship and mission. Stewardship without mission is pointless. It is simply the building of a personal kingdom that often strays from the purposes of God. It is really a return to Babel. At the same time, mission without stewardship is impossible. Mission needs to be funded. Mission also needs to have the investment of the whole life of God’s people to be effective in a local congregation, a region, or even globally. Attitudes shaped by the Word of God and understandings that are practiced from those attitudes in the local congregation will have impact at every level of ministry.

Recommendations

As this study has come to completion, I find myself at both a point of completion as well as a standing on the precipice of the desire to study more of this subject. Much time and effort was expended to get to this point. I do not begrudge any of those moments. What I have learned in this process has been a great blessing. However, for as many questions as this study has answered in my mind, it has also given rise to even more questions. One of these questions is to ascertain if these findings could be replicated in other congregations in my circuit or even around the Lutheran Church—Missouri Synod. Another possible question is the staying power of these findings. Will these findings continue over a longer period of time if ongoing intentional whole life stewardship education is carried out in the local parish and studied? Another question is how

to assess the impact of the changed attitudes toward and understandings of whole life stewardship in the actual practice of stewardship by the study subjects.

Because of the nature of a study like this, it was only able to scratch the surface of what impact intentional education has on the attitudes toward and understandings of Christian stewardship. The findings raise the question of are the findings of this study unique to my current location. A next step in this field of research would be to take the same instruments that were used in this study and apply them to other congregations of various sizes and locations. This could easily be undertaken by a researcher that might want to pick up on this work. It would be interesting to see this same study applied at a circuit level. This could easily be done by using the same instruments that were utilized in this study in various congregations. Perhaps this might be a good study for a group of pastors to take up together for the strengthening of stewardship attitudes and understandings in a region. The findings of this research would indicate on a limited level that this would also bear fruit in other congregations.

Another step I could take would be to make this a longitudinal study. A longer study would allow a representative group to be followed over a longer period. This longer time of study would allow for a tracking of attitudes toward and understandings of stewardship in a manner that would give deeper grasp of the effect of intentional stewardship education over time. This would require the development of more than just one study. Since the Bible study curriculum which served as the basis was one that focused on basics, a study program that expands on each of the eight sessions could be developed over a period of a year or longer. It would be interesting to see if a longer pattern of intentional study on these topics and measured by the same devices would bear even more fruit. The initial indication of this study would say yes.

This study has also opened the door to a need to measure another area of whole life

stewardship. Attitude and understanding are keys to getting a grasp of the stewardship culture of a congregation. However, as was noted in chapter 3, the stewardship culture of a congregation is really seen in how things get done in a certain location. This would then create an interesting desire to want to measure what gets done in the local congregation as a result of intentional whole life stewardship education over time. This expanded study would include the practice of stewardship. The current study does not have an accurate way to measure practice of stewardship. A longer study would allow for the ability to assess the effects of changed attitudes and understanding on the actual practice of stewardship in the entire lives of the subjects.

A study group like this could not be as large as the group was for this study. It would be recommended that a researcher wishing to expand into the area of practice identify a representative group from within the congregation and assess their attitudes and understandings of stewardship while measuring how they practice whole life stewardship. It would be fascinating to track giving, service in the congregation, care for their family and the other items from this study as it is practiced by those who are the students of intentional whole life stewardship education.

These recommendations as are by no means exhaustive. As each ministry setting is unique, so is each researcher. I know that the Lord has gifted the Church with fine people who can pick up the mantle of this study and apply it not only to their setting of ministry but also in a larger context. This is what gives me the most joy. My study stands on the shoulders of those from whom I have learned. To have the possibility that my shoulders might possibly be stood upon and further research in this area be done to better resource the Church at large is humbling and has made all this effort worthwhile. As a steward of the study of stewardship all I may say is to God be the glory.

APPENDIX ONE

Stewardship Initial Questionnaire

1. How would you define Christian stewardship?

2. What three to five topics come into your mind when you hear the word “stewardship”?

3. When you hear the term “whole life stewardship,” is your reaction generally positive or negative? Why?

4. In what ways have previous stewardship efforts in which you have participated formed your understanding of stewardship and your attitudes toward it?

APPENDIX TWO

The Culture of Life and Life's Resources: A Study of the Effects of Intentional Whole Life Stewardship Education on the Stewardship Culture of St. John Lutheran Church of Plymouth, Wisconsin

Questionnaire Results

1. How would you define Christian Stewardship?

- The giving back of one's God given assets of time, talent and treasures (blessings) to the church at large and its individual members to further God's glory and the work of His kingdom in response to our Heavenly Father's love for us and our love for Him.
- Sharing the love of Christ within our community, church and family
- Living your Christian faith through your words & deeds
- A conscious belief based effort to lead an exemplary life based on your interpretation of the Bible and Christ's Life. An effort to lead a life that can be looked at and understood as following in the footsteps of Christ. Using your talents to help the church and others.
- Christian stewardship is the Christian attitude towards the church. The process of giving back to your church community with the talents we have and can offer.
- Being faithful with what the Lord has provided to me.
- Living your life as Christ would have you live it. Taking care of everything God has allowed you to take care of for Him.
- Christian stewardship is the overall attitude that a Christian should have of giving back for all the blessings God has given to us. It is a response to God's grace and involves every part of a Christian's life, but especially time, talents and treasures.
- \$, time, treasure, talents used for the glory of God to the fullest extent.
- Living a life that shows how God word works. Giving of yourself freely. Living without regrets and loving without measure.
- Being a steward of God. Working for God. God uses me as a steward to work His will through me on this earth.
- Christians gathering together for fellowship and God's teaching.
- The love of Jesus Christ & how He uses me to spread the word to others. To show them that a sinner like me can change his ways to become more Christ like
- The caring for and giving to God's creation.
- I would define Christian stewardship as the tithing and giving back to the lord, the commitment to going to church and the Christian life you live.

- By supporting the word of the Lord. Supporting the church by participating in the church.
- Serving the Lord by spreading his words and deeds by using your time & talents to the best of your ability.
- A concern for outreach to people who lack a church and the financial welfare of the church.
- Giving the best of your time, talent, and treasure to support the ministry of the church and bring the Word of God to the world.
- A group of people (Christians) working together for a better-ment of each other and caring for one another the way Jesus loved and cared for all while doing His earthly ministry.
- The giving of your time, talents and treasures
- Christian stewardship is the giving we do because we are called to follow Christ's example. Giving may be of the money we hold, the time we have and the talents we are blessed with. Giving is a thankful response to the one who has given us everything.
- Going to church. Spreading God's Word. Helping the church any way you can.
- Knowing that all God's gifts come from him. That we should give cheerfully.
- Spreading God's Word. Helping those in need. Being available to Christian and non-Christian.
- Having a leader working together obtain a goal. Following the goal to achieve even higher place in ministry.
- Christian stewardship is God's work being done by the Church body.
- The use of God's gifts as temporary holders to the glory of God.
- The spread of the Word
- Christian stewardship is having a heart & desire to serve the Lord by giving time & talent & treasure in service to God.
- Giving 10% of what you earn or more. Sharing with others in need. Giving generously as the Lord has been generous with us. Cheerfully
- Christian stewardship is how the times, talents and treasures of the congregation are used to benefit our church
- Prioritizing the use of God's gifts-time, treasure and talents
- I would define Christian stewardship as following the Bible as kind-loving-love one another and have a joyful heart when giving of your time, talents and your gift of money for the Word of God.
- Stewardship is giving of yourself to the glorification of the kingdom here on earth. Time, talents and treasures.
- Living a Christian life and spreading the word in our daily life.
- Taking care of all the gifts and resources the Lord has given us as He would have us do.
- Faithfully sharing the Word of God to others in word and action
- Getting people to come to church
- Help people in need

- Stewardship is worshipping together, sharing the Word but also giving of our money and using our talents for God.
- Giving from the heart.
- Participating in church activities helping your fellow mates giving to the Lord's work.
- Working in the church. Brings you to fellow-ship. Helping your fellow-man. Tithe. Attend Bible Classes.
- Using the resources God has given us to spread his word throughout His kingdom by helping those in need, either by giving material wealth or spiritual wealth.
- Giving to church and communion, attending Bible Classes, prayers, using our talents, attend meetings and organizations
- Christian Stewardship is an _____ of freewill giving of time, treasures and talents to our fellowman through the church inspired by the Holy Spirit.
- At one time I thought the church is "nagging" about "more" money.
- How "we" give back to God with our time, talents and treasure.
- Working with fellow members
- Working for the church
- Giving of your earthly gifts from the heart.
- Someone who goes out of their way to help someone. They follow the ways of the Bible to the best of their abilities and give praises to God.
- Leading others to Christ through our actions & witness
- Going to church. Spreading the Word of God. Helping others in need.
- Administering of the church body in financial, spiritual and bodily (basic needs) needs.
- Giving to God the best of what we have and sharing that also with our fellow believers and looking for opportunities to save the unbelievers.
- Working and serving the Lord. Giving time & money (offerings) for the running of the church.
- Sum of all we have & how we use it. Christian stewardship means to use resources, body and mind for our Lord and neighbors. Realization that what we are given is from God.
- Christian stewardship is using all of the time, talents and gifts that God has given us to serve and benefit others and by doing so, glorify, serve and honor God. Being a steward means taking care of what someone else has given you. As God's stewards we take care of what He has given us, which is literally everything (time, talents, money, bodies, homes, jobs, possessions, etc.
- Love-fellowship-treasure-talents
- Money given to support work church.
- Helping people in need
- Rewarding
- Leading a Christian life
- Helping one another

- Giving your time to the church. Regularly worshiping & attending Bible studies. Participating and volunteering in church functions/activities.
 - Acting Christian-like in all aspects of your life, wherever you are.
 - Realize what God has given to you and what can be done with it to spread the Word.
 - What you do with the gifts gave you!!!
2. What three to five topics come into your mind when you hear the word “stewardship”?
- Generosity when giving the gifts God has blessed us with (small or large)
 - Constant thanksgiving and gratitude for all our blessings
 - Belief that “better stewards” come from “better disciples who have grown in their personal relationship with Christ through Spirit-led prayer and worship, study of God’s Word, and the Spirit-guided surrender of our lives into the hands of God where we understand we can trust Him completely.
 - True Christian fellowship where relationships with God and fellow Christians are nurtured allowing for all to actively experience the “fruit of the Spirit.”
 - Membership
 - Giving (tithe)
 - Time, talents, treasure
 - Leading and teaching by one’s own actions
 - Lovingly nurture to minister to your brothers and sisters in Christ
 - Using all of your God given talents to expand and enlighten His kingdom.
 - Leader
 - Leadership – can be divided into many categories: financial, physical, spiritual
 - Organizer
 - One who leads by example or Physically leads a group
 - Giving
 - How much to give
 - Westward Ho ministry opportunity
 - Being an elder
 - Being an usher
 - Time
 - Talents
 - Treasure
 - Time (what we do with our minutes in our days)
 - Talents(what we do with the gifts God has entrusted us with)
 - Treasure (what we do with the resources God has given us)
 - The yearly Consecrated Stewards testimonies and breakfast
 - The cards we fill out to enter the donations for the year – later the guilt with the total written down doesn’t match the pledge
 - Wish that time and talents were as big a part of stewardship program
 - Maintenance

- Using only what you really need
- Replacing what is low in quality
- Giving of yourself when someone else is in need without thought of what you'll receive.
- Bringing Christ to the unbelievers through word of mouth
- Through music – singing, playing clarinet
- Helping other that are in need
- Giving money to keep the Church and school in action
- Just being a Christian by example
- Fellowship
- Volunteering
- Helping others
- Spreading God's Word
- Keeping the congregation together
- Friendship
- Caring
- Teaching
- Nurturing
- Giving
- Sharing
- Plan/goal of the church in the year to come
- Commitment of giving to the Lord
- Working in a congregation
- Work of spreading God's Word
- Spreading the ministry
- Serving
- Teaching
- Leading
- Community outreach
- Commitment to the Church
- Aid to the unfortunate
- Financial Commitment to the Church
- Financial support for the Church
- Emotional support for neighbors
- Caring for those in need
- Giving of time, talent, treasures
- The phone calling members who don't participate in the church of attend services
- Knocking on doors of in-active members
- Using your time effectively for the Lord
- Giving freely of your treasures
- Using the talents the Lord has blessed us with.
- Financial Stewardship/offering

- Marriages Ministry Team
- Support
- Worship
- Prayer
- Giving money to help spread God's Word
- Giving time and talents
- Pray for God's Word to be spread
- Abide with the Holy Gospel
- Spreading the true Word of God
- Letting God direct you
- Follow His Word and Will
- Leader
- Goal
- Plan
- Do
- Act
- Money
- Time
- Spreading the Word of God
- Giving
- Guiding
- Glorifying
- Money
- Time
- Talents
- Volunteer
- Volunteering at hospitals and nursing homes
- Helping youth group and Sunday School/Vacation Bible School
- Outreach Ministry Participation
- Responsibility
- Sharing blessings
- Proper management of gifts
- Realizing everything belongs to God, we are stewards of our property
- Time
- Talents
- Treasure
- Time
- Talents
- Treasure
- Everything we have is a gift from God
- Making the best use of or stewardship of the gifts
- Giving time, talents, money and the Word

- Prayer
- Giving to the church
- Learning more about God through study of the Word
- Giving of first gifts to the Lord
- Encourage people to attend Church
- Money needed for the church
- Meeting more people of ours
- Time
- Talents
- Treasures
- Money
- Reaching out to the community
- Helping those in need – prayers
- Spreading the Word of God
- Support church
- Uplifting people's faith
- Church attendance
- Help people
- Church attendance
- Give support
- Unfortunately – money – but you can't out give God
- Attending Bible Class
- Volunteering
- Money
- Bible Class
- Regular worship
- Giving
- Tithe
- Assisting others
- Bringing others to Church and Bible Classes
- Helping in physical ways: yard management, kitchen help, funeral help, accepting church offices and jobs
- Managing money/deciding how to use it.
- Deciding what resources to use to obtain best overall outcome in the given situation
- Taking care of the gifts God has given to His people
- Church attendance
- Offerings
- Using our talents
- Giving of treasure – goal of 10% of income what God first gave us as we give back but a fraction
- Giving of talent – using our God given gifts to bring the Word of God to others

- Giving of time – taking time to minister with love of God to our friends and neighbors.
- Money
- Time
- Talents
- Gifts
- Caring for God's creation
- Tithing
- It's all God's to begin with!
- Prayer
- Working with others
- Helping others
- Time
- Talents
- Treasure
- Happiness, content heart, fellowship, time with God
- Giving
- Prayer
- Doing what God says
- When I think of stewardship I think that we go out in the town and knock on doors and ask if they belong to a church
- Leading others to Christ
- Bible Study – strengthening fellow members of St. John
- Money
- Helping others
- Hearing the Word of God
- Evangelism
- Bible Study
- Trustees
- Church Services
- Time
- Talent
- Treasures
- Compassion
- Offerings
- Volunteering
- Giving your time and talents
- Money
- Time
- Food
- Body
- Tithe

- Tithing
- God-honoring budgeting
- Volunteering
- Church giving (monetary)
- Giving to outreach/mission ministries (with time, serving and money)
- Support work of church and school work and money
- Friendships
- Support work of Church
- Wages for school
- Wages for clergy
- Food pantry
- Food stamps for families
- Witnessing
- Encouraging
- Prayer
- Helping
- Leading
- Giving
- Caring
- Being a Christian
- Helping others
- Being a member in Christ
- Caring for others
- Giving of your time to the church
- Utilizing your talents/skills for the church
- Volunteering
- Kindness
- Helping others out
- Being close to one another as a fellowship and community
- Giving
- Time and talents
- Support church
- Money
- Helping others live life
- Helping others live a Christian life

5. When you hear the term “whole life stewardship,” is your reaction generally positive or negative? Why?
 - *Positive:*
 - it’s what I do with “me” at Church, home and work. How I treat my \$ and stuff and my family, All I come in contact with.

- Once you know that all you have is given by God and everlasting is in His honor, you pattern your life after Him
- Because I think it means that we should be a good steward in all aspects and all times in your life which is a good thing because it helps everybody else.
- It is a lifestyle and you are modeling your life after Jesus Christ and the Christian faith
- Being a member in Christ's family as a whole
- When you can see results. People get good results sometimes
- Part of faith
- Because of the love of Jesus
- One's whole life, every aspect, should be used to serve and benefit others and serve and glorify God. All that we have, all our lives, is God's anyway – we can do no less than to give it back to him.
- Because it means I can serve my Lord and please Him
- You are dedicating your life to God and serving Him in any means you are able with time, talents, and offering.
- It makes me think that the Church is administering to the “whole” person – every facet of their life and needs.
- Because studying God's word is a lifetime event. You never complete it – you always are learning something new. You never know everything.
- Because it means following God for all your life.
- We all have the gift and ability to give to God.
- The Church's work is never done
- Devoting more time daily
- God has richly blessed me – how can I not want to give back?
- It is now positive since attending Dave Ramsey's Financial Peace University
- God has given us all things. He has also called us to take care of the things He has given. By practicing this throughout our whole lives we are following what God has called us to do.
- You have given your life into the hand of Christ.
- I believe in the concept of living your life to help others and believe in uplifting your life with prayers
- Because if you are a true Christian, stewardship should be a way of life.
- Going to church on a regular basis, going to Bible Class, using all your weekly envelopes with 10%
- Faith
- Devoting your whole life to Jesus
- Because it's God's will. (It's impossible without the Holy Spirit's help.)
- We should be living our complete life to the God and the work to be done on earth
- Because I enjoy doing things for people and I try to give with a grateful heart and do what I can to help with things.

- Stewardship is a lifelong process of using God's gifts to further God's mission here on earth.
- Giving of yourself to serve in your church is doing God's work
- Stewardship encompasses your "whole" life and everything that surrounds it. Stewardship applies not only to treasures but time and talents as well
- That you would include an attitude of Christ in all you do
- You are given these resources by God and we get to use them to the glory of God.
- Whole life stewardship allows a person's faith to grow and develop.
- Everyone working toward a goal
- I would like nothing better than to do God's will, bringing people to Christ.
- Give gifts your whole life as your talents change through life so should you way of giving as you get older
- Reflects the seasons of life where one may give/receive the benefits of stewardship. At one time in life, one may be generous in stewardship. In others times of life one may be a recipient of stewardship.
- Stewardship should continue through life.
- Because we have been put on this earth to continue you carry out the mission Jesus came to earth to do. Our whole selves (mind, body, spirit) need to be immersed in living a life of service to all in God's behalf.
- It is a necessity that our stewardship is strong in all phases and we use stewardship as a tool to advance the message of Jesus Christ.
- It reflects a total broad based commitment to stewardship.
- This is something you can and will use for your whole life.
- Means you are committed to serve the Lord til the end.
- Because if you're raised with it, then be with it, you're probably a good steward.
- You start your stewardship in just showing up and through many experiences that you encounter, things change in your life. You start to take a bigger and bigger step which is the love of Jesus growing inside you. This opens doors of opportunities to help others.
- In that spreading God's Word and enlarging God's believers.
- We need to start as children (train them in the way they should go and when they are old, they will not depart from it.)
- Being involved in God's word that you can't help but share His love.
- The Lord gives us His best for our entire life, which requires us to give back the same.
- When individuals do things out of the goodness of your heart and it truly is something they want to do for the congregation and the church
- Leads me to believe the person has or is leading an exemplary life.
- Healing and aiding the total body, physical and spiritual
-
- *Negative:*
- Large commitment

- I can't change the past
- Not totally understand
- People think of going home to home or needing to give more money
- Can be used as a shallow slogan just to pressure people into giving more. Giving should be done freely and cheerfully.
- Because I am not sure of being committed for a whole life.
- Because this is a big change for our congregation. I think we should spend more time and effort on keeping our congregation interested and part of the congregation instead of focusing so much on others, and focusing more on our school children and their families. Such as the Retreat Center was supposed to fund itself. The money from our funds should go to our school and church 1st.
- Uses the words stewardship word...not a word I like...I do like = a ministry to benefit a person their whole life.
- I would like to say positive, but my sinful self lets the negative come in because, quite frankly, it's HARD WORK! As human beings, we have a hard time letting go of anything which is what stewardship is about...taking what is in "our possession" and giving it back to the One who it came from.
- Because of the reaction of all the others in the congregation that think it is all about money. If they weren't setting the climate, my reaction would be more positive.
- When individuals do it for a show.
- *Neither:*
- It just is. As Jesus said, "I am who I am." It is what it is. It is the least we can do to follow God's command when He made us, for Pete's sake, and gives His blessings unendingly and unselfishly.
- Living a Godly life until the day you die. Many sickly people need a word of encouragement.
- To devote time, money, gifts, talents to spreading God's Word. Asking for more money at times seems negative even though it is for a good reason. We would all like to do more but sometimes are uneasy or don't know how to get started.
- Generally positive, although the two words WHOLE LIFE give me pause. Life is so fast paced and hectic that I struggle with being able to dedicate my whole life to stewardship.
- Once stewardship is clearly defined as it relates to Christianity we realize that it should be part of our lives for our entire lives so the term can have a positive connotation. However because we are poor sinful beings who continually fall short of constantly bringing glory to God with our stewardship, I prefer the term "journey of stewardship" realizing that our pathways of stewardship living will not always be straight and at times may even be in wrong directions or for wrong reasons.

6. In what ways have previous stewardship efforts in which you have participated formed your understanding of stewardship and your attitudes toward it?

- Having been actively involved in various church leadership roles over the years and having witnessed and experienced many “stewardship” opportunities for our congregation, it has many times been a negative experience. There is a constant need for money and it becomes the constant topic for our discussions at board meetings. Twenty-five percent of the congregation gives 75% of the needed funds to run our effective ministry. 50% of the “congregation” gives less than \$1 a week to the work of the church. The expense of Christian education at St. John has become too expensive relative to the giving and tuition. Because of a lack of good stewardship there are constant energy absorbing discussions and disagreements about how to handle the gifts that have been given. We are a “house divided” at times without the faith and trust to pray for God to guide us from this maze.
- Neither positive nor negative. Well made plans are not usually followed through.
- In some of my previous efforts, they have been completely futile. Other efforts have brought great joy in knowing that Christ has guided the effort and brought some people to the church. Through Christ all things are possible.
- I have enjoyed working with other people for a common goal. My understanding is that you the individual can make a difference. My attitude is positive.
- I have just started to hear and understand stewardship so my attitude toward it is positive. But with limited understanding I want to be more of a part of the church but I need to figure out my skills and find my place in the church.
- It has made me think of others, that I may prayerfully consider more ways to help as I can.
- I think I have a better understanding that most, but it hasn’t been formed by past stewardship efforts.
- I think the Consecrated Stewards program here and in previous congregations has helped. Also Bible studies, which goes to show that God’s Word is where we should go to find out what stewardship is all about.
- Forced participation, follow up phone calls if you don’t respond. Compare numbers fall short of goals.
- My views on stewardship comes from previous experiences not tied to this church.
- Bible class attendance I was able to share my faith with family and others (I had a better understanding of what I believed and why). Because my love of music, I was able to be a steward of God in my singing and playing. Telling others about God in Church each Sunday. It has been a joy working for God.
- Volunteering at school and Church events and then finding out that money was raised is used for ways that do not benefit the school/church. In other words it was used for things the school and church can do without. My attitude right now is negative.
- I have not had many, but everything I have been involved in has been positive.
- Learning in Confirmation class about it has helped me understand the concept so I can learn how to be a good steward.
- Make people step up their giving.
- Bible Study, it explained it. Classes at school have explained it.

- It is good to take charge and let it will make you a stronger person.
- It has taught me that there are many ways to approach stewardship and people's attitude towards.
- Serving on boards especially the Board of Directors has given me a good overview of the needs of our ministry.
- It makes you feel good inside and realize this is what we are put on this earth to do for Jesus.
- Being involved with your congregation has brought me to the understanding of stewardship. To belong to organizations, give to church according to how you have been blessed.
- Stewardship Sunday (Focus in service/breakfast), encouraged to read book about giving. Bible study written by member focused on Giving. Making a commitment Card.
- Knowing you are doing things for the church is a blessing
- That volunteering can be fun and rewarding
- I admire people that can be steward to people and do God's will.
- Assisting in growth of the church by presenting ideas.
- I have done very little
- Prior efforts were all money to church based leaving a bad taste. Recent studies have shown what it really means to be a tenant and not an owner non-church function.
- Reaching out to anyone and everyone you can.
- When you serve with a Christian attitude you effect the attitudes of others, thereby showing your faith by actions.
- They have made me more aware of my obligations not only to the church but to other outside organizations. I see this as positive, although I have been more negative in my younger days.
- The church cannot run itself—it takes all of its members to be a part. Helping out with my times, talents and treasures makes me feel good.
- Stewardship is a process of learning and growth placing this in God's hands.
- Just seeing and hearing how some people really gives of their time, talents and gifts and their prayers for people.
- Everyone believes this to be about money. Many naysayers during stewardship drives. It's not all about money.
- They have tended to emphasize the Biblical teachings on stewardship and how to apply them personally. I've also gotten the impression that many lay people (including some leaders in the congregation) tend to think of stewardship as a program rather than a lifestyle.
- I used to think that stewardship only involved money, but I know realize that there is a lot more to it.
- Getting people to know the Gospel.
- Bible Class

- Sometimes they were sort of negative (unfortunately). The last few years have been inspirational. Seemed like money increased.
- It is very important in my life.
- People must work together. People must pray together.
- Throughout my life I have been taught, and experienced, what Christian stewardship means. First tithing can build an understanding of that God can do when we trust in Him. In some instances, money has been tight, but my household has still tithed. This taught me to share the gifts God has given me to fulfill my duty as a Christian steward.
- By the way St. John does it in the church service and presents it to the people.
- It has been a long road. Televangelists and other false prophets initially skewed my perception of “paying for church.” Now, with a better understanding of God’s Word commands, I feel as though stewardship is my duty.
- The most positive stewardship program I have participated in was the Financial Peace University by Dave Ramsey. It is all God’s anyway!
- They have been beneficial in keeping my attitude positive.
- I’ve not been involved officially
- I don’t believe I participate in any. Hopefully, a new stewardship program will get me more motivated.
- My understanding came from Bible Study and not a formal stewardship class.
- To be more outgoing about my faith.
- I have been on a lot of “committees.” I think they are beneficial but a small group seems to do most of the work.
- I have realized that with true stewardship, time, talents and treasures are all working together, that when you do one the other two will fall into place.
- It has helped me learn that stewardship is more than giving money. It is about giving your time and talents also to the church.
- All of my parents help to form my judgment on what God gives and how to use it.
- I haven’t really participated in any “stewardship efforts.” But my parents have taught me what good stewardship is. They and what I have learned in church & school and college have formed the way I understand and feel about stewardship.
- Working funerals and belong to the society.
- School board experience. Missions at large.
- People are appreciative for my help.
- Better understanding
- The feeling of giving but I can’t give. Because God give me more back.
- Good feeling of helping others.
- I see it as a positive. One person cannot grow the church and faith. It takes a large body of people (congregation). You develop friendships and a support system.
- I have learned that stewardship is a good thing because it benefits everyone. That is part of it.
- Giving time and talents. Support the church.

- My previous stewardship efforts meant what did with my money. In the past my attitudes were not the best. But my attitude has changed now.

APPENDIX THREE

Stewardship Basics Bible Study Leaders Guide

Stewardship....A Basic Beginning

Getting Started...

- When you hear the word “stewardship,” What comes to mind? Using free association, what words come to mind when you hear the word “Stewardship?”

Using popcorn-style, take answers from the group and place them on a white board or newsprint sheet. This allows the entire group to get an understanding of what the operational understanding of stewardship is in this setting. It is important for this to be done. So often the perception of a group around a topic does not always match the reality. It is not possible to teach Biblical stewardship within the realm of perception. Reality must be identified.

- As you look at the words that were generated by the free association of the group, do you find them to be topics that you like to talk about? Is stewardship a topic that you like to consider and talk about? Why/Why not?

This question moves the participant beyond perceptions and into a personal reality. This reality becomes starker when it is considered that as Charles Lane points out in *Embracing Stewardship*, “many faithful Christians hear ‘stewardship’ and almost instinctively grab for their wallets to protect them from outside attack.”¹ This concept breeds a clear idea that stewardship is negative. No one wants their possessions and income to be attacked.

With this in mind it is necessary to comprehend the reality that this fundamental negative attitude toward stewardship is not just an issue caused by greedy, selfish stewards. The Church is complicit in this. For too long there has been an almost one to one correlation between stewardship and the raising of money for the operation of the local congregation. It is necessary for the Church to repent of the idea that, as Charles Lane points out in his book *Ask, Thank, Tell: Improving Stewardship Ministry In Your Congregation*, that stewardship and paying the bills are connected.²

This however belies a greater issue that becomes foundational in the study of stewardship. Stewards actually do not own anything. As is pointed out in the forward of Stephen Olford’s book *The Grace of Giving*, “Man is a created, dependent being and as such is a steward of all he has. Man is not a possessor; he is a manager. God created all things; therefore, He owns all things. Man does not possess his own life, time, gifts or wealth. He manages them.”³

¹ Lane and Pomroy, 5

² Lane

³ Olford, 11

Understanding the scope of stewardship is critical for any true transformation in stewardship understanding to take place in the life of an individual Christian, and then in a Christian congregation by extension. As Alfred Martin points out in his book, *Biblical Stewardship*, “In a sense, I am a steward whether I want to be or not, since it is a fact that I have nothing of my own. Everything is received from God.”⁴

To ask this question brings to light a very necessary reality in any study of stewardship. It is incumbent that the teacher very quickly discovers and roots out any latent idea of ownership, which is really idolatry. Ownership and stewardship are mutually exclusive tasks. This will be revisited in session three of this study.

Understanding Stewardship...

- What is a steward?

The word “steward” is an old English word derived from term *sty-warden*. The work of the sty-warden was to manage the ruler’s meat supply. This was the word that the translators of the King James Version chose to render as the Greek word *oikonomos*.⁵ This Greek noun comes from the root word *oikonmia*, which means household. This Greek concept is the one from which we derive the word economy. A steward is one who manages or administers someone else’s household affairs. He or she is a trustee or an agent for the benefit of the owner.⁶ A steward is the one who does the work of stewardship.

The steward is one who manages someone else’s household. This is especially true of the Christian as we have been called to manage the household affairs of the world, for the sake of the true owner, God. We will learn more about this ownership in Session two. What is unique is that there is no word for steward or stewardship in the Hebrew.⁷ While the vocabulary words do not exist, some of the greatest examples of stewards and stewardship that become formative for us as Christian stewards are found in the Old Testament.

- Stewardship is really nothing other than managing something that belongs to someone else. The steward is the one who does the managing. To be a steward is like being the foreman on a ranch. The foreman isn’t the owner. The rancher is the owner. The foreman is responsible for the ranch and is accountable to the rancher. Have you ever considered your role as a steward of God’s creation in this way? Why/Why not?

It is important to use this or a similar analogy in the teaching of stewardship because it really is such a foreign concept to many, even those within the local congregation. This challenges the

⁴ Martin, 9

⁵ Sitze, 21

⁶ Martin, 20

⁷ Sitze, 17

culture of ownership that is prevalent among Christians. If the analogy is foreign to the group being taught, it serves as a strong teaching point. If however, the analogy is not foreign, it does allow for the introduction of another very critical element in stewardship: repentance. Even the most faithful of stewards who will be gathered in this class session will struggle with the idea of ownership simply because of the Old Adam that runs rampant in all humans this side of eternity. It is idolatry to think that possessions come by our earning. The steward must first of all know whose goods they are that he administers and recognize that whatever he has in his hands comes to him from the Master. Not to know this is to risk idolatry⁸

- The Lutheran Church Missouri Synod defines Christian stewardship as “the free and joyous activity of the child of God and God’s family, the Church in managing all of life and life’s resources for God’s purposes.”⁹ What claim does this definition make on one who is to be a faithful steward?

A faithful steward is called to manage ALL of life and life’s resources for God’s purposes. There is no room for any idea that our lives, our service and our belongings might be separated into separate camps, one belonging to God to do with how He wills and another belonging to me to dispose of according to my wishes and whims.

- In what way does this working definition move beyond considering stewardship ONLY from a financial perspective?

There isn’t anything that is NOT included in the call of the steward. As we will discuss next session in the creation account, everything belongs to God. Nothing belongs to me. As God’s sty-warden or steward, I am called as a trustee to manage all of this God-given blessing according to God’s purposes. My desires and purposes are always secondary to His! But more than this, it lays claim on those things which I value most: my money and my time. They are really God’s anyway!

- How does this definition match with your personal attitude and understanding of stewardship in your life?

This is a critical transition. First as a congregation of the LCMS it already begins to expand the discussion of stewardship beyond the “between me and Jesus” kind of discussion. This definition does not allow for any concept of ownership on the part of the person. It places faithful Christian stewards fully under the Word and will of God. The call to faithful stewardship is a call not just on the wallet of the Christian. It is a claim that is laid upon the entire life. Christian stewardship involves doing God’s will in all things.¹⁰

⁸ Berghoef and Dekoster, 15.

⁹“Stewardship Ministry,” *The Lutheran Church—Missouri Synod* LCMS Office of National Mission, 2003, accessed September 12, 2016, <http://www.lcms.org/stewardship-ministry>.

¹⁰ Olford, 12.

Stewardship Standards...

- A steward manages the possessions and affairs of someone else. But this stewardship is not without standards. Read 1 Corinthians 4:1-2.
 - What is the standard that the Lord, through His servant St. Paul sets for the work of a steward?

While St. Paul in this setting is clearly speaking of those stewards of the mysteries of the Gospel, that is the pastors, it is not to be lost that the expectation of the master (The Lord) has of the steward (the pastor) is faithfulness. The ESV translation uses the word “trustworthy.” When the word *pistos* (faithful or trustworthy) is used in connection with a human being it refers to the history of conduct of the person. This is not some extraordinary feat of stewardship. It is really nothing more than a servant faithfully doing his or her duty. A faithful steward is one who has proven that he or she is worthy of the trust of the master.

- What might the faithful steward look like in the 21st Century?

The basic form of stewardship is daily work. No matter what that work may be.¹¹ Another good place to look for what stewardship looks like in our time today is in Luther’s Small Catechism. The table of duties is a great place to start. It deals with every aspect of life. It also has a grand construction. It radiates out from the font, altar and pulpit. From the pastors to the hearers and beyond, the various words from the Lord about the call of the steward are clear and plentiful.¹²

- There are rewards and consequences that are attached to the work of the steward. Read Luke 12:41-48.
 - What is the mark of the faithful manager in the words of Jesus?

The faithful servant is the servant who is found by his master doing what is expected of him. Faithfulness is not marked by extraordinary effort but rather by consistency in the execution of the general day to day duties which the Master has given to his servants.

- What happens when the master finds the servant doing what he or she was supposed to be doing when he returns?

Jesus makes it clear that the response is blessing. But notice that the blessing does not mean material wealth. What it does mean is even greater responsibility.

- What are the marks of the unfaithful servant?

The unfaithful servant is one who is seeking not after the Master’s interests, but rather his own comforts. In this he abdicates his role as steward, that is servant, and assumes the role of owner. The slaves and possessions do not ever change hands in ownership. The actions of the unfaithful steward does not change the status of the steward to that of owner.

¹¹ Berghoef and Dekoster, 10.

¹² Luther, *Luther’s Small Catechism*, 35–39.

- What consequences befall the steward who is caught by surprise when his master returns?

The servant caught unawares will receive the most severe of beatings. This serves as a great warning for all those engaged in the act of stewardship. We do not know when the Master will return. We do know that the Master, our Lord Jesus, will come again. We are simply to be about the daily task of serving Him by serving our neighbor.

- What are modern day rewards and consequences for faithful and unfaithful stewards today?

This is no indication that if we are faithful in our stewardship that we will gain worldly wealth. In fact, as you read this section, it never implies that we will become wealthy if we are faithful to the Lord. What faithfulness will bring is an ever-increasing trust from the Master to be about the service to the Lord as we serve our neighbors. However, unfaithfulness to stewardship matters does have consequences. The greatest consequence can come in the fact that our poor stewardship can threaten our relationship with the Lord Himself. As a result, stewardship is not a “take it or leave it” proposition. It is an expectation that will take our entire life!

- To whom are we ultimately accountable as stewards today?

Our stewardship accountability is ultimately to the Lord! This has not changed from the time of Jesus to this day.

Biblical Examples of Faithful and Unfaithful Stewards...

- Read Genesis 39:1-6, Genesis 39:11-20
 - Who is the faithful steward in this text?

Joseph is the faithful steward in these texts. Both in Potiphar’s house and then in the dungeon of Pharaoh, he simply carries out the faithfulness.

- How did he show this faithfulness?

He just goes about the tasks that have been assigned to him. Notice these tasks were not ones that he chose. In fact, there is no debate that Joseph would have not chosen to be in this place. But the Lord allowed for him to be there. This lack of pleasant places doesn’t eliminate Joseph’s task of stewardship.

- What were some of the rewards for his faithfulness?

As Joseph displayed faithfulness, he was given more and more responsibility. At no time either did Potiphar set him free. But within his place, he was given more and more responsibility. Even reaching the point where Potiphar entrusted him with just about everything he owned.

- Were there ALWAYS rewards for his faithfulness?

No. His faithfulness did not protect him from the deception of the wife of Potiphar. He never wavered in his faithfulness. But that didn't keep him out of the dungeon.

- Skim Genesis 41
 - In what way was the faithfulness of Joseph's stewardship rewarded here?

His faithfulness in prison was finally remembered by those who benefited from it. When the opportunity finally came, the Lord used Joseph to interpret the dreams of Pharaoh. When given the opportunity, he just did what he was given to do.

- How does this stewardship eventually end up saving the very people who put Joseph into slavery?

Joseph's faithfulness eventually allowed him to save both Potiphar and Pharaoh, and eventually the very brothers who wrongly sold him into slavery. His faithfulness caused trust to build so much so that Joseph is second only to Pharaoh. This put him in place to feed everyone!

- Read Luke 16
 - How is the manager (same Greek word that is translated steward) held accountable?

When the master discovered that the steward was not being faithful he is informed that he will be losing his position as steward.

- What were the consequences of his unfaithful stewardship?

The lost job presents a crisis for this unfaithful steward. He realizes that his condition is dire. He will not have any source of income to support himself and his family.

- What are the consequences of our unfaithful stewardship today?

The consequences for our unfaithful stewardship today takes many forms. If we are unfaithful stewards of our bodies, we can become ill. If we are unfaithful in our finances, we can lose our home. If we are unfaithful with our stewardship of our marriage, it can cause a divorce. If we are unfaithful with our parenting, we can allow our children to adopt destructive habits. The list is nearly endless.

Stewardship...Created for This

Upon Further Review

- What is a steward?

A steward is one who manages the belongings of others in accordance with the will of the owner. A steward is one who manages or administers someone else's household affairs. He or she is a trustee or an agent for the benefit of the owner.¹³ A steward is the one who does the work of stewardship.

- What is stewardship?

Stewardship is the activity of carrying out one's identity as a steward. This happens in daily life as the tasks of everyday life in the world are carried out.

- What is the ultimate standard for the steward?

Faithfulness is the only godly standard for stewardship.

Owner/Stewardship Relationship

- What does it mean to be an owner?

An owner is the person who holds title to a property or object. This is a legal definition. An owner is the legal possessor of something.

- What rights and privileges come with ownership?

With ownership come rights and privileges. It is the owner who gets to determine ultimate purpose and use of that which is owned. Ownership also gives the responsibility to care for the item that is owned. This responsibility would include putting the task of steward into the right hands.

- How is that fundamentally different from being a steward?

There is a huge distinction between steward and owner. The owner is the one that has all the responsibility and privilege. The owner's prerogative is the only one that matters when it comes to the purpose and use of that which is owned. The steward serves on behalf of the owner. His or her will, in order to be faithful, is only to use the owned item in a manner that is in keeping with the will of the owner.

- Read John 10:11–14

¹³ Martin, 20.

- As you read this, how does Jesus highlight the difference between the Shepherd (owner) and the hired hand (steward)?

The owner of the sheep has a much greater interest in the sheep. The owner of the sheep is willing to die in the process of protecting what belongs to him. In this passage, Jesus is the owner of the sheep. These sheep have been given to Him. It is His will that none of them be lost to the wolf.

The hired hand on the other hand is only a worker. He does not have the same investment in the sheep as the owner. If the work doesn't demand his all, he is willing to give much less than an owner. When the heat is on, he withers. He is unwilling to give such a great price as to risk injury and even death for something he does not own.

Who is the Ultimate Owner?

- Read Psalm 24
 - What belongs to the Lord?

The Psalmist says that the earth and the fullness thereof belongs to the Lord. This includes all who dwell in it. The Lord is the owner because He made it all. (v. 1-2)

- Read Genesis 1:1–2:4
 - Based on what, can God claim ownership of all things?

God claims ownership by creation. One of the central teachings of the Bible is that God created everything. The Bible even goes further and announces that God owns everything. The biblical teaching is not that God created everything and then handed ownership off to someone else. God still owns all that is.¹⁴

- Read Colossians 1:15–17
 - How does St. Paul here reassert God's ownership of all things?

Paul here makes a connection with Jesus as God and the original creation. While Jesus is the first-born of creation, He is also the image of the invisible God. This image word harkens back to the creation account of Genesis 1. Jesus is not only the image of the Creator, He also bears the image of the created. He owns it by His creation of all things (v. 16).¹⁵ Notice that not only was it created by Him, it was also created for Him. Christ is the source of creation and recreation. He owns it by laying down His life for it and taking it back up again.

Who is the Steward?

- Re-read Genesis 1:26-28

¹⁴ Lane and Pomroy, *Embracing Stewardship*, 7.

¹⁵ Paul E. Deterding, *Colossians Concordia Commentary* (St. Louis: Concordia, 2003), 56.

- How do these verses indicate that we have been created to be stewards on behalf of the Ultimate Owner, God?

The crown of this creation is revealed in Genesis 1:26-28 to be humanity. While the Lord created with special purpose and function in mind, no element of creation has a clearer purpose and function than does humanity. Then God said, “Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth.” So God created man in his own image, in the image of God he created him; male and female he created them. And God blessed them. And God said to them, “Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.”

- How is the creation of man different than the creation of anything else that God made?

The man is the only one given this special creative treatment. The creation of man is the pinnacle of creation. It is the only creative act that is preceded by Divine deliberation. This special treatment is what creates the one essential pre-fall vocation of steward. Our Lord never intended to be an absentee owner or landlord. Creation was never intended to be the clock that was built, wound up, and never interacted with again by the Creator. Even from the beginning, the Creator intended to be in and through His creation. But this interaction would not take place immediately. It would happen mediately, that is by means. The management of this perfect creation would happen instrumentally, incarnationally, through the means of humanity.

- How might being made in the image of God impact the way we are to be stewards?

God intended man to bear His image as an element of creation within creation. Genesis 1:26 is simply stating that to be human is to bear the image of God. This image-bearing becomes the task of the steward. Human life alone is created in the image of God. He would be the main instrument or mask of God’s interaction with this perfect new world that had been spoken into existence. It is within this image that the holy and just man would do exactly as the Lord had created him to do: steward creation. This lofty position merited the divine bestowal of glory and honor that at one and the same time acknowledged the creatureliness and yet honored mankind above all creatures as “human.” This means that the creation of human beings in the image of God is not saying that something has been added to the created person, but is rather explaining who the person is.

- What tasks did God assign to the steward?
 - 1. Be fruitful and multiply (v. 28)
 - 2. Subdue the earth
 - 3. Have dominion
- Read Genesis 2:15

- How might this verse help us understand the tasks assigned to us as stewards?

This divinely appointed labor recorded in Genesis 2:15 is to *avad* (work) and *shamar* (keep) the creation. God placed man in the garden to work it, as in the sense of cultivation and to keep it, as in the sense of showing great care. This care flows naturally from the sense that at no time did the Lord God ever transfer ownership, deed, or title of creation to man. Absent the ownership change, the work and care that is to be shown by the man to the creation finds its origin in the fact that nothing at all belongs to the man. The real owner is the One who had the power to make everything just by speaking!

The connection between working and keeping also brings stewardship into relationship with worship. The verb *avad* (work) is very common in usage in the Old Testament. This verb appears 289 times. In this common usage, there are three main ways in which it is translated. First is with the understanding of service to another. The second is that of common labor. The verb is used in Exodus 34:21 to describe the work that man was to do for six days and then refrain from on the Sabbath. The third use is very commonly used in the Old Testament in the religious sense of serving God. This gives the idea that work and worship go together. *Shamar* is also another common verb that means to guard or to keep. But it is even more commonly used in legal texts to mean observing religious commands and duties. From the earliest moments after creation in the Garden, there is a clear connection between stewardship, work, and worship that will be echoed by St. Paul when he writes to the Romans in chapter 12. It is the man's work to worship the Lord. He does this by doing what the Lord has given him to do, that is, to have dominion over creation by subduing it, by working, and by keeping it!

- Read Genesis 1:29
 - What promise does God give Adam in his task of faithful stewardship?

God promises provision and blessing for the faithful steward. However, this is not a human-driven cause and effect matter. It was the Lord who blessed in creation. The man's response is faithful stewardship of all that God provides. The work of stewardship would be a joyous one. The labor carried with it the promise of more than enough for the man and woman.

Stewardship...An On-Going Crisis

Upon Further Review

- What is a steward?

A steward is one who manages the belongings of others in accordance with the will of the owner. A steward is one who manages or administers someone else's household affairs. He or she is a trustee or an agent for the benefit of the owner.¹⁶ A steward is the one who does the work of stewardship.

- What is an owner?

An owner is the person who holds title to a property or object. This is a legal definition. An owner is the legal possessor of something. With ownership come rights and privilege. It is the owner who gets to determine ultimate purpose and use of that which is owned. Ownership also gives the responsibility to care for the item that is owned. This responsibility would include putting the task of steward into the right hands.

- What is the fundamental difference between the two?

There is a huge distinction between steward and owner. The owner is the one that has all the responsibility and privilege. The owner's prerogative is the only one that matters when it comes to the purpose and use of that which is owned. The steward serves on behalf of the owner. His or her will, to be faithful, is only to use the owned item in a manner that is in keeping with the will of the owner.

- Who is the ultimate owner of all things? How is that the case?

God claims ownership by creation. One of the central teachings of the Bible is that God created everything. The Bible even goes further and announces that God owns everything. The biblical teaching is not that God created everything and then handed ownership off to someone else. God still owns all that is.¹⁷

The First Stewardship Crisis

- Read Genesis 3:1-7

Scholars rightly call Genesis three the "fall into sin." This is true from a general textual and theological standpoint. However, it is also helpful for the teacher and learner to highlight the reality that this fall into sin is really a crisis in the relationship between Creator and creature,

¹⁶ Martin, 20.

¹⁷ Lane and Pomroy, *Embracing Stewardship*, 7.

owner and steward. This text really does become the first stewardship crisis. It is also the mother of all the remaining stewardship crises that the humanity will suffer in time.

- In what way did the Serpent challenge the owner/steward relationship?

The fall into sin highlights the horrific transition in the relationship of human beings to God, to one another, and to creation. While it would be easy to blame the *arum*, or crafty serpent for this downfall, the entire event is a stewardship crisis, all centered in the identity and purpose of both God and man. This crisis is also marked by the chronic forgetfulness of who is the ultimate owner and who was created to be the steward. The serpent was instrumental in setting the stage for this forgetfulness, but is not culpable. That culpability rests squarely on the once perfect shoulders of the man and the woman in the Garden.

The problem lies, as Genesis 3:4 indicates, in the fact that the serpent succeeded in drawing the woman's attention to another possible interpretation of God's command. This woman implicitly accepts the possibility that God is holding out on them. In 3:5 the serpent draws attention to the possibility that this prohibition is not one for their benefit, but the Lord's. The tempter does this by beginning with a suggestion rather than an argument. His suggestion is that God is holding out on them because He doesn't want to share the place of honor with humanity. In this he grossly exaggerates God's prohibition, claiming that God did not allow them access to any of the orchard trees. This pales in comparison to the textual reality. In 3:2 the woman admitted that they could eat of any of the trees in the Garden. This fact can hardly be harmonized with any concept of God withholding from them!

- At what point did Eve fail in her role as steward?

One could assert that the sin that induced the first stewardship crisis is covetousness. Here is the essence of covetousness. It is the attitude that says I need something I do not now have in order to be happy. This has serious repercussions in the area of stewardship. Verse 6 is loaded with simple, yet complete devastation. So when the woman saw that the tree was good for food, and that it was a delight to the eyes, and that the tree was to be desired to make one wise, she took of its fruit and ate, and she also gave some to her husband who was with her, and he ate.

In this verse we find a chiastic structure that is the opposite of the chiastic structure that brought humanity into existence. Here the woman sees the fruit as good, delights in its appearance, and coveting the wisdom that comes with it, she takes and she eats. Once taken, she gives to her husband and then he eats. The center of this structure is found in the taking. When the hand of the one that was created to be steward reaches for that which belongs to the owner in an attempt to claim ownership, everything unravels, and does so rather quickly. Covetousness gives way to theft. The woman's covetousness is described in terminology that foreshadows the tenth commandment. The words for delight and desirable are from roots meaning "to covet." From this covetous taking, theft gives way to idolatry. Verse 6 does not need to say, nor can it say that the woman wants to become "like God"; that is not the intention, though it is generally interpreted that way. It is implied in the "becoming wise..." inasmuch as it means a transcendence of herself by the woman in overstepping the limits set for her. So, in this one quick verse, the picture is

complete: every function of body and soul is wrested from its original purpose and becomes embroiled in one vast confusion of its divine purpose.

- How was Adam complicit in this process of poor stewardship?

The woman does not bear the blame alone in this stewardship crisis. The text is clear that the man is right there with her. While the woman did make the first thoughts, words, and actions, it is clear that the man did not exercise his role in stewardship by stopping her. The man was not deceived. He simply took of the fruit offered to him from his wife. The woman does not try to tempt the man. She simply gives and he takes. He neither challenges nor raises questions. The woman allows her mind and her own judgment to be her guide; the man neither approves nor rebukes. Hers is a sin of initiative. His is a sin of acquiescence. Both are guilty of failing to exercise the faithful dominion of stewardship which the Lord had given them as they were created in His image to work and keep the Garden.

- What do we call it when someone takes something that does not belong to them?
How does this apply in Genesis 3?

The poor stewardship of the man and the woman in Genesis 3 is so much more than just a bad decision. We have a word in common parlance for the taking of something that belongs to someone else. That word is theft. Unfaithful stewardship is actually an act of theft. When they took and ate what was prohibited by the owner, they were guilty of theft.

- What is the relationship between this theft and idolatry?

The man and woman have not just stolen a piece of fruit from the Lord. There is something much greater in play here. What the man and woman have done, in coveting and then taking, is make the claim that they know better than God. God knew that this tree and its fruit were not good for them. However, not content to simply be the creature, they attempt to usurp the role of God. This is ultimately what idolatry is. To set something or someone, in this case their human reason and judgement, in the place of God.

Unfaithful stewardship does this. That which is reserved for God is stolen by the unfaithful steward to be used, not as God intends, but as the unfaithful steward intends. This is not just limited to the man and woman. It includes the actions of unfaithful stewards to this day.

The Immediate Consequences of this Stewardship Crisis

- Read Genesis 3:8-24
 - What are the three broken relationships that came as a result of this stewardship crisis?
 - 1. The broken relationship with God.

The anthropomorphic description of God walking in the garden suggests the enjoyment of fellowship between Him and our first parents.¹⁸ In 3:8 the hithpael usage of the verb *halek*, (to walk about) *mithallek*, indicates that this may well have been some kind of habitual occurrence.¹⁹ But mistrust and fear have, for one thing, taken the place of the trust and the free communion with Yahweh, that had previously prevailed.²⁰ Where God and man freely walked and talked together, now this relationship between gracious Owner and faithful stewards has been forever altered. Man has had his lack of faithfulness exposed in the opening of his eyes. His physical and spiritual nakedness is exposed, leaving only fear that leads to the desire to hide from God. Before human disobedience there was no shame, but with sin the man's self-consciousness has changed. His sense of humiliation impacts his covering up before the woman as well as before God.²¹ All he sees is that he can no longer stand in the presence of God. He and his woman have stolen from God and now bear all the consequences. Of this, the man freely admits when questioned by God.

- 2. The broken relationship between man and woman.

Genesis 3:12 serves as a clear illustration of the rift that now exists not just between creature and Creator, but also the rift between the members of the crown of creation. The man blames the woman directly and God by default! "The woman, which You gave me" is the man's defense. This only compounds the breakdown of the relationships that exist. As people often do, in such situations, the man tries to excuse himself by blaming the woman and implying that it is really God's fault. In this, the divisive effects of sin set man against his dearest companion, alienating him from his all-caring Creator.

- 3. The broken relationship between man and creation.

The judgment that issues forth from this exchange between God and man and woman is what sets the stage for our current struggles with stewardship. As the just and right punishment is meted out, at no point does the Creator ever rescind the vocation of steward from fallen man. In fact, the judgments really come into play in the way that the image of God will continue to play out in the lives of those who come after the first couple. The labor that was given for humanity to do is now going to be marked by pain, struggle, and strife. The dominion that was to be exercised in the procreative act will now bring pain to the woman. The soil that was designed to be a constant and abundant source of provision for humanity will instead work against the man who will till the soil as directed in Genesis 2:15. The labor of stewardship which was purposed for joy will now result in sweat and tears and the breakdown of the once-perfect body. Curses are uttered against the serpent and the ground, but not against the man and woman. They will bear the consequences of the curses, but not the curses themselves. This is the result of a rebellious brand of stewardship that saw the stewards attempting to become owners. Created in the image of God to be stewards of the creation, it is clear that this image is either lost or horribly

¹⁸ Mathews, *Genesis 1-11:26*, 239.

¹⁹ Hamilton, *The Book of Genesis*, 192.

²⁰ Leupold, *The Exposition of Genesis*, 1:156.

²¹ Mathews, *Genesis 1-11:26*, 241.

corrupted. If the image is only regarded as humanity's righteousness, it is indeed lost. But man and woman continue to bear the shadow marks of the image as they are tasked with ongoing stewardship even after the stewardship crisis.

- How many curses came about as the result of this stewardship crisis?

There are only two curses that result from this stewardship crisis. In 3:14-15 the serpent bears the first curse. 3:17 identifies the only other curse. It is the ground that is cursed. The man and the woman are not cursed. They will bear the consequences of the curse, but they themselves are not cursed. This foreshadows God's plan of redemption.

- Contrast Genesis 1:28 and 2:15, with Genesis 3:16-19. How has the work of a steward changed as a result of this stewardship crisis?

Nothing has changed in the task of the steward. There are no new tasks given to humanity. They are to continue to have dominion over creation. They are to continue to be fruitful and multiply. They are to continue to work the soil and protect it. The only difference is that the labor is no longer joyful. There will be pain and toil in the process.

- What was the final consequence of this stewardship crisis?

Death is the ultimate consequence of this first stewardship crisis. The death that was promised will not be instantaneous. Rather the man and the woman would feel a bit of it each moment in their struggle for faithfulness in stewardship as they battle the ancient serpent's influence in the world and in their hearts and minds.

- Did the Lord at any point excuse man from his role as steward as a result of this crisis?

At no point does God excuse man from his role as steward, even as a result of his sin. This struggle will be the hallmark of the stewardship of the Gospel that will play out in the pages of Scripture. The nature of this struggle will be couched in the language of stewardship.

The On-going Consequences of this Stewardship Crisis.

- In what way has humanity continued to repeat this original stewardship crisis?

The consequences of this crisis are devastating and on-going. Every relationship for which humanity was created perfectly is now marred. The help which should come from creation and each other is now strained at best because of the result of sin. The marriage relationship between the first couple and all those who follow will bear this struggle. The sweat of the brow to provide a living will spread from the soil outside of Eden to labor of this very day. The owner/steward authority structure will find discord in the Garden and today as a result. This struggle is not just from the outside either. The mark of sin can cause a skewed view of stewardship. It is after the Fall that "dominion" was redefined as domination, "rule over" became own and control, and

“subdue” became the justification to exploit. It is a post-fall understanding of these words that has yielded the grossly mistaken assumption that the earth is ours to use any way we want. This stewardship life and death struggle would through the ages be manifest in the way we abuse creation, hoard resources, amass debt and live lives with that same reaching hand that we might well call greed. Just like it did in the lives of the man and the woman in the Garden, covetousness would give way to claiming ownership which would cause created things to become idols and would separate humanity from God. The entire Old Testament is a recurring nightmare of this process. Stewardship of the promise of the Gospel, stewardship of relationships with one another, and stewardship of our relationship with creation would continue to spiral out of control and into the depths.

- What is the relationship between our on-going stewardship and idolatry?

As we continue to struggle with sin, human beings will continue to struggle with stewardship. This ongoing struggle will also then be a battle with idolatry. The sinful nature within us will continue to seek to please ourselves rather than God. We will seek to use the gifts that the Lord entrusts to us as if we, not God, are the owner. This is a struggle that every sinner/saint steward will struggle with every day they live in this world.

- How do we continue to bear the consequences of this first stewardship crisis?

The struggles we face every day, from the appearance of aging, to the aches and pains, to the emotional distress that we face throughout life, are but signs of this ongoing consequence of the first stewardship crisis. They are but the reminder that the ultimate end of this crisis is our own death.

- How does the owner give hope in the face of all of our stewardship crisis issues?

The ultimate hope that the owner gives in the face of all our stewardship crisis issues is the ultimate expression of Genesis 3:15. Our Lord, the owner, promises that One will come who will undo all the damage that man has done to the perfect creation. This is the greatest source of hope that we have. For we sit in a position where we know that that seed has been planted in the womb of Mary, hanged on the cross of Calvary, and has burst forth from the tomb in the Resurrection. God has undone every bit of damage to the creation that we have done. All we are doing now as stewards is waiting for its final culmination in the resurrection on the Last Day.

Stewardship...Redeemed and Restored

Upon Further Review

- What is a steward?

A steward is one who manages the belongings of others in accordance with the will of the owner. A steward is one who manages or administers someone else's household affairs. He or she is a trustee or an agent for the benefit of the owner.²² A steward is the one who does the work of stewardship.

- What is an owner?

An owner is the person who holds title to a property or object. This is a legal definition. An owner is the legal possessor of something. With ownership come rights and privilege. It is the owner who gets to determine ultimate purpose and use of that which is owned. Ownership also gives the responsibility to care for the item that is owned. This responsibility would include putting the task of steward into the right hands.

- What was the first stewardship crisis?

The first stewardship crisis was the fall into sin. Man and woman usurped the role of owner, which really belongs to God. Under the deception of the serpent, their hands reached out for what was not theirs. In their covetous theft, they broke the trust of steward.

- In what way did Adam and Eve confuse the roles of owner and steward?

They bought into the devil's lie that God was holding out on them. When this lie is swallowed, it becomes license to claim that which belongs to another. They started to think they were able to assert their will over the things which God had created, and by extension, owned.

- What were the consequences of this sinful confusion of these roles?

The initial consequence was broken relationships with God, each other and creation. Shame caused them to hide from God. Blame caused Adam to blame Eve indirectly and God ultimately. The ground which was cursed because of them, which was initially created to be support of all of man's life, would now only yield toil, suffering, pain, and ultimately death. We continue to bear these consequences to this day.

Redemption: God's Promised Answer

- Read Genesis 3:14-16
 - What was the curse applied to the serpent?

²² Martin, 20.

Genesis 3:14-15 speaks of the curse. The curse was first that he would be in the dust and be hated by all creation. But the ultimate curse would come in his promised destruction at the hands of the seed that is mentioned in verse 15.

- What is the significance of the word enmity in verse 15?

There is that ongoing enmity or struggle between what humanity was created to be (stewards) and what the fallen human flesh desires (ownership.) This is not some intramural effort either. The enmity will work itself out as humans and the serpent continually try to kill each other.²³ It implies repeated attacks by both sides to injure the other. It declares lifelong mutual hostility between mankind and the serpent and those who will follow after him.²⁴ Eve and her adversary are the progenitors of a lifelong struggle that will persist until a climactic moment when the woman's offspring will achieve the upper hand.²⁵

- Who would be the parties at enmity with each other as a result of this curse?

The serpent and his minions and the seed or offspring of the woman are the parties to this enmity. The ultimate end of this will be THE SEED, that is Messiah.

- What does God promise as an answer to the damage that is caused by humanity's poor stewardship?

In the midst of the curses that fall on the serpent and the creation comes something new. At the very center of a chiasm that exists between the process of the fall and the process of the judgment is the very heart of what becomes the single greatest gift humanity has been called to steward. In what many call the *protoevangelium*, God's great promise of the Gospel is given. The Gospel is ultimately what humanity is to be stewards of, going forward from the Garden. Through the Gospel the curses of the stewardship crisis will be undone and the renewal of the stewards will be accomplished. This stewardship of the Gospel could well be the root of the struggle for all the other stewardship crises that human beings face each day.

- In what way could it be said that humanity's deliverance would come through its continued stewardship? (see Genesis 1:28)

The salvation which God promised would not come in a way that was not otherwise planned. As man and woman continued on in their stewardship of creation, that is subduing and having dominion, they would be fruitful and multiply as God had commanded. In the keeping of this command, THE SEED would finally be delivered.

Consider this from the perspective of the serpent. He did not know which of the seeds would be the One. Imagine living with knowing that ANY one of the seeds of the woman carried the

²³ Westermann, *Genesis 1–11*, 259.

²⁴ Wenham, *Genesis 1–15*, 80.

²⁵ Mathews, *Genesis 1–11:26*, 245.

possibility of crushing his head! In the same manner, the faithful of all time looked at the possibility that any one of their seeds would be the One!

Redemption: God's Answer Delivered

- Read Galatians 4:1-7
 - What did the work of the Son accomplish for fallen stewards?

In their fallen state, the stewards continued the labor of Genesis chapters one and two with all of the burden. This burden takes place in time. They were enslaved to this stewardship. They were not free to do anything but be under this burden in time until the point of death.

However, it was God who acted. Just as the steward fell in time in the first stewardship crisis, the deliverance from that fall would happen in time. The promised seed of Genesis 3:15 would be born through the process of stewardship. In their faithful discharge of the stewardship's call to be fruitful and multiply, the Lord would provide, in One born under the Law, the redemption that can only come under the Law in the person of Jesus.

- In what way does Paul speak of this redemption as restoration for the steward?

This redemption is couched by St. Paul in the language of family. The first stewardship was carried out in the realm of family. Husband and wife were fruitful and multiplied as they were working and keeping the Garden. When the redemption authored by Jesus comes in the fullness of time, the fallen steward is restored to his or her original state of steward that is actually part of the family!

- Read John 3:16-17
 - How do these familiar words help us understand God's feelings toward fallen stewards?

At no point did the Creator ever cease to love the creation, including fallen stewards like the man and the woman. Even when they were still in that fallen state, the love of the creator was there for those who were originally created to be stewards of His perfect creation. This love is also not just for man, but for the entire creation that was once called very good. In Jesus, that same cursed creation becomes what it was made to be.

The Relationship between Redemption and Stewardship

- Read Ephesians 2:8-10
 - How are we saved?

We are saved by grace. This grace is totally undeserved. The Creator, while the author and owner of creation, is also the author and giver of great grace. This grace has been poured out on all fallen humanity in the person and work of Jesus. This is an abstract and general reality that the Scripture declares. This grace restores all fallen stewards to their original relationship with the Lord as owner.

- For what purpose are we saved?

We are told that we are God's workmanship, created in Christ Jesus to do good works, which God prepared beforehand, that we should walk in them.²⁶ In the Holy Scripture, the purpose and identity of the steward are clear. The steward is to faithfully order the affairs of that which belongs to the owner. Yahweh is the owner of creation by His creative act. In His divine wisdom, He has assigned the task of stewardship to humanity. We have been created for this task. However, it was a task that we were not able to faithfully discharge.

Thankfully, this is not the end of the story. Jesus restores us to this stewardship of working and keeping creation in the manner in which the Lord had originally intended.

- How does this purpose relate to stewardship?

Just as humanity's call to stewardship did not end with the great stewardship crisis that was the fall, neither does the call to modern day stewardship end when we are restored to the task, when we are called to faith in Jesus Christ. Justification gives way to sanctification. In fact, while sanctification is a broad theological concept, for all practical application stewardship is sanctification! The sanctified life of a redeemed Christian and the life of a faithful Christian steward run parallel.

- Read 2 Corinthians 5:17

- What was the "old" that has gone?

The old is the way of sin and death that originated in the first stewardship crisis. In the action of Jesus at the cross, what was old is done away with. In Christ, the old sinful, selfish stewardship died with Christ.

- What is the "new" that has come?

The new comes in the restoration we have in Jesus. We have been restored to the original state of relationship with the Creator. Our task of working and keeping the creation entrusted to us is now new in the redemption we have received. The resurrection of Jesus sets us on this new path.

- How would making us new creations in Christ be good news for the fallen steward?

It is God who makes these renewed relationships possible. It is not at all dependent on us. This reconciliation and renewal is what reconciles us to a proper understanding of our stewardship task. Once again, in the reconciling act of Jesus, human beings see why it is that they are called to work and keep creation. It is only after having these relationships reconciled that humans can once again see stewardship as our working and keeping of that which is not ours, but belongs to God. This reconciliation resets the world view. Where fallen stewards see the world as

²⁶ Ephesians 2:10, ESV.

something belonging to humanity, to be done with as is pleasing, redeemed stewards see the world as a precious gift of God, given and restored for God's sake and for His purposes.

- Read Galatians 2:20
 - How does this verse tie redemption and stewardship together? Who is really the active agent in a redeemed steward?

The crucified Christ has complete ownership and title to the steward. The steward is owned by creation first. But then in redemption, the currency of Christ's holy precious blood and innocent suffering and death claim a deeper ownership. This redemption sets the steward in a new life rooted in Jesus. Jesus, through the working of the Holy Spirit in faith now lives in the redeemed steward, carrying out the task to which the restored steward has been called.

- How does this redemptive act of God restore the owner/steward relationship?

Christian stewardship is not an activity that we originate by our own volition. It is critical that we understand that at its root in stewardship, God is the actor! It is the Holy Spirit who calls, gathers, enlightens, sanctifies, and keeps us in the one true faith. The work of sanctification is the work of the Holy Spirit. Since stewardship is sanctification, it too is the work of the Holy Spirit in and through us. While it is true that human activity is the mode of carrying out stewardship, it is dangerous to focus on human activity in this. When human effort is involved, apart from the working of the Holy Spirit, it will flirt with and consistently cross over into idolatry and pride. Stewardship that does not begin and end in the Gospel is not faithful and biblical stewardship at all! While the human activity of stewardship may be visible apart from faith in Jesus Christ, only when the Holy Spirit calls us to faith and restores us to the role of steward, can we truly be His own, and live under Him in His kingdom, and serve Him in everlasting righteousness, innocence, and blessedness. As redeemed creatures, we use the Creator's gifts to serve the Creator by serving creation. Stewardship seeks ways of glorifying God. That is why it yearns to act in grateful and faithful response to the grace of God revealed in His Son. This is why, first of all and always, it is stewardship of the Gospel.²⁷ This is really nothing other than a sanctified return to Genesis 2:15.

²⁷ Arthur R. McKay, *Servants and Stewards; the Teaching and Practice of Stewardship* (Philadelphia: Geneva, 1963), 1.

Stewardship...of the Gospel

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- Reviewing Ephesians 2:8-10 How are we saved?

We are saved by grace. This grace is totally undeserved. The Creator, while the author and owner of creation, is also the author and giver of great grace. This grace has been poured out on all fallen humanity in the person and work of Jesus. This is an abstract and general reality that the Scripture declares. This grace restores all fallen stewards to their original relationship with the Lord as owner.

- For what purpose are we saved?

We are told that we are God's workmanship, created in Christ Jesus to do good works, which God prepared beforehand, that we should walk in them.²⁹ In the Holy Scripture, the purpose and identity of the steward are clear. The steward is to faithfully order the affairs of that which belongs to the owner. Yahweh is the owner of creation by His creative act. In His divine wisdom, He has assigned the task of stewardship to humanity. We have been created for this task. However, it was a task that we were not able to faithfully discharge.

Thankfully, this is not the end of the story. Jesus restores us to this stewardship of working and keeping creation in the manner in which the Lord had originally intended.

- How are redemption and stewardship tied together? Who is the active agent in Stewardship?

Redemption restores us to our original role of stewardship. However, since redemption is the activity of God, this is not something we can do on our own. We can't even live the sanctified

²⁸ Martin, 20.

²⁹ Eph. 2:10, ESV.

life on our own. It is Christ, through the work of the Holy Spirit, that is the active agent in stewardship.

The Gospel

- Read Genesis 3:15
 - These words are called the *protoevangelium* (first Gospel). The Gospel means “good news.” How are these words good news?

These words, spoken by the Lord in the midst of judgment, are a promise from the Owner would not forsake that which He has made. Even when the cause of the crisis was man himself, the Lord will be the One who provides deliverance. The deliverance will also be permanent. The crushed head of the serpent would be a mortal wound for the enemy. In the end, when this promise is fulfilled, there will be ultimate victory for humanity. The days that lay between the promise and fulfillment may be filled with less than pleasant things, but the Good News is that God will get the last word. That Word, the One made flesh, will win the victory for us.

- Read John 3:16
 - This verse is called “the Gospel in a Nutshell.” How does this verse capture the heart of the first Gospel that was laid out in Genesis 3?

This “Gospel in a Nutshell” captures the heart of the first promise of Genesis 3 in that it is love, not crime and punishment, that motivated the Lord’s mercy. This love is also for more than just the man and the woman. By the word choice in the original Greek, we see that the redemptive work of the Gospel is for the cursed creation, not simply the crown of creation. It is ALL creation that longs for the Gospel.

The Gospel is ultimately what humanity is to be stewards of, going forward from the Garden. Through the Gospel the curses of the stewardship crisis will be undone and the renewal of the stewards will be accomplished. As man would toil through the years and woman would bear children in pain, there was always the hope that one of those seeds of the woman would be the One who would undo the damage of the first stewardship crisis as it has been promised by the Lord in the judgment on the serpent. The Gospel we are called to steward is the only solution to the stewardship crisis we have brought upon ourselves.

- What is at the very heart of this Gospel?

The love and mercy of God, seen clearly in the death and resurrection of the Lord Jesus Christ is at the very heart of this Gospel. God loves that which is fallen this much! It is in the redemptive action of Jesus that all the damage of the first stewardship crisis of Genesis 3 is undone. In the death and resurrection of Jesus all of the relationships that were destroyed in the first stewardship crisis have been restored. In Christ, the God who banished man from the Garden comes near to undo that banishment. In Christ, the world which bore the curse of sin that resulted from the man’s faithlessness, is reconciled to God. In Christ, the hostility that exists in all human relationships, beginning with marriage and flowing through the rest of human interaction, is done

away with. All of this comes in the forgiveness of sins. Jesus is the only One who can make this possible.

- To what did this “heart” of the Gospel lead?

The heart of this Gospel leads not just to a restored stewardship of man and woman in this world. It also leads to victory over death and to eternal life. It is God who makes these renewed relationships possible. This reconciliation and renewal is what reconciles us to a proper understanding of our stewardship task. Once again, in the reconciling act of Jesus, human beings see why it is they are called to work and keep creation. It is only after having these relationships reconciled that humans can once again see stewardship as our working and keeping of that which is not ours, but actually belongs to God. This reconciliation resets world view. Where fallen stewards see the world as something belonging to humanity to be done with as is pleasing, redeemed stewards see the world as a precious gift of God, given and restored for God’s sake and for His purposes. This renewed stewardship, delivered by the Gospel, finds its ultimate end in the stewardship of worship that will be in eternity for the redeemed.

- Read Romans 1:16-17
 - The Gospel is not some abstract thought. How does St. Paul describe the Gospel in these words?

The Gospel is the power of God! This power was on display in the original creation. The Creator, while the author and owner of creation, is also the author and giver of great grace. This grace has been poured out on all fallen humanity in the person and work of Jesus. This is an abstract and general reality that the Scripture declares. This grace restores all fallen stewards. But this act of grace that takes place at the cross and restores fallen stewards to their rightful identity and place is not just an abstract practice. Concrete realities accompany this grace to the individual redeemed child of God. This restoration also happens in time through the working of the Holy Spirit through the Gospel.

- Through what does this power become ours?

It is ultimately the Gospel that gives this power to us. The universal truth of the restoration of our status as individual stewards becomes ours particularly in the waters of Holy Baptism. As Luther reminds us in the Small Catechism, baptism changes our present and our future as it “works forgiveness of sins, rescues from death and the devil, and gives eternal salvation to all who believe this as the words and promises of God declare.”³⁰ He expands on the blessings of baptism for the Christian steward when he says, In “this we see what a great and excellent thing Baptism is, which snatches us from the jaws of the devil and makes God our own, overcomes and takes away sin, and daily strengthens the new man, and always remains until we pass from this present misery to eternal glory.”³¹ The power of baptism for the Christian life is simply this: the power at work in Jesus Himself.

³⁰ Luther, *Luther's Small Catechism*, 24.

³¹ Tappert, Theodore G. *The Book of Concord: the Confessions of the Evangelical Lutheran Church*.

Baptism connects the sinner to the Savior. The Savior has completed the task of reconciliation between the Father and the fallen. This act of restoration reestablishes the condition of the steward. In justification, baptism redeems. In sanctification, baptism sets the stage for the Christian life. It is in the Christian life that the now redeemed and reconciled steward does the work for which the Lord has created and redeemed him.

- Ultimately, whose power really does the work?

It is God who does the work. It is critically important to see where the impetus for reconciliation originates. It is not man trying to get back to God by being a faithful steward of the fallen creation. If that were attempted, man would find only death in the flaming sword of the Cherubim. Any anthropocentric reconciliation is doomed to failure and death. However, in the very same way that the Creator spoke the Word into a formless and void situation and brought about a perfect creation, it is God who comes near to man in the Word made flesh to work the reconciliation.

- Luther explains the Third Article of the Apostles Creed like this:
 - I believe that I cannot by my own reason or strength believe in Jesus Christ or come to Him. But the Holy Spirit has called me by the Gospel, enlightened me with His gifts, sanctified and kept me in the true faith.
 - How do these words capture what St. Paul mentions about the Gospel and who is doing the work in the process? What role do we play in this?

God is the actor! It is the Holy Spirit who calls, gathers, enlightens, sanctifies, and keeps us in the one true faith. The work of sanctification is the work of the Holy Spirit. Since stewardship is sanctification, it too is the work of the Holy Spirit in and through us. While it is true that human activity is the mode of carrying out stewardship, it is dangerous to focus on human activity in this. When human effort is involved, apart from the working of the Holy Spirit, it will flirt with and consistently cross over into idolatry and pride. Stewardship that does not begin and end in the Gospel is not faithful and biblical stewardship at all! While the human activity of stewardship may be visible apart from faith in Jesus Christ, only when the Holy Spirit calls us to faith and restores us to the role of steward, can we truly be His own, and live under Him in His kingdom, and serve Him in everlasting righteousness, innocence, and blessedness.

- What means does the Holy Spirit use to deliver the Gospel to us in order to work His work in us?

The Holy Spirit delivers the Gospel to us through the means of grace. The Word of God, living and active as it is, works as it is read, proclaimed, and administered through the Sacraments of Baptism and the Lord's Supper. These delivery devices are what starts His work in us in Holy Baptism and provides continued support through the meal that is the Lord's Supper.

Philadelphia: Fortress Press, 1959, 446.

Stewardship: The Gospel at Work through our Lives

- Read 1 Corinthians 4:1
 - What are these mysteries of God of which St. Paul writes?

The mysteries are none other than the Gospel itself. Those who are tasked with preaching the Gospel are stewards of these mysteries. However, each baptized child of God is also a steward of the Gospel they have received. While this stewardship may not be taking place through the means of the Office of the Holy Ministry, the Gospel is still being stewarded in the lives of individual believers. There is only one standard for the stewardship of these mysteries: faithfulness!

- Read Matthew 28:18-20
 - How do these familiar words give the Church a clear sense of how these are these mysteries to be stewarded?

The Gospel is an authority that belongs to the Lord. This authority is given to the Church as a trust to be stewarded. While this is a divine gift to be stewarded, it is not stewarded in an extraordinary manner. The steward of the Gospel carries out this faithful task “as we are going” about our everyday lives. The normal everyday life of stewardship is the manner in which these mysteries are stewarded.

- What do these words make clear that needs to be at the very heart of our stewardship?

The heart of our everyday stewardship is the task of sharing the Gospel for the purpose of making disciples. It is the Holy Spirit that makes the disciple. The Spirit however will use the hands and feet of ordinary stewards to be the vehicle by which the Gospel is shared and a disciple is made.

- Read Acts 1:8
 - Where does this stewardship of the Gospel take place?

The stewardship of the Gospel takes place where the steward is living at the moment. However, it can and does have impact well beyond the local level. Our stewardship should be focused in an outward, ever-expanding circle of influence. However, it begins where the steward is.

- Read Romans 12:1-2
 - To what aspect of the Gospel does St. Paul appeal in these words?

It starts with the mercies of God in full view. Nowhere are those mercies in fuller view than at the cross. There the Seed of the woman does battle and crushes the head of the ancient serpent to set humanity free from the bondage of sin and death, thereby restoring to us the standing of being stewards of all of life for the glory of God. It is a loving response that can only be created in us by the work of the Holy Spirit. This flows not from human invention or incentive. It flows from

the mercies of God. This means that grace affects the whole of the Christian life and is not some remote, ethereal affair.³²

- How do these words connect stewardship with worship?

There is no burden in this life of restored stewardship, because in full view of God's mercy at the cross, God has borne the burden Himself. In light of this, God calls the steward to action. The steward is to present his whole life to God as a sacrifice. This carries with it the images of Old Testament worship. While it evokes Old Testament usage, the vocabulary indicates that there is something unique that is being exhorted here. The Greek word used in this verse, *paristemi* (to present), is a unique usage in the Greek Bible in connection to the presenting of a sacrificial offering to God. The word for body (*soma*) is not the common usage in sacrificial language either. But in invoking the worship theme of the Old Testament, something strong is being called for. In the Old Testament cultus there was no worship without sacrifice. Those sacrifices were bloody and brought death. Those sacrifices required that the whole animal be sacrificed. The point that is to be emphasized here is that the body denotes not just the person but the person in his corporeality, in his concrete relationships within this world; it is because he is body that man can experience the world and relate to others. The whole of the life of a Christian by virtue of creation and redemption belongs to God. It is to be stewarded as work. But this work is now once again worship, like it was intended to be in the Garden. The constantly repeated offering of ourselves in all our concrete living as a sacrifice to God is the true action of worshipping.

This presenting of the bodies of the stewards for sacrifice in worship ties closely to the baptismal language of Romans 6. There Paul uses forms of the verb *paristemi* (to present) five times in connection with people presenting themselves or their members either to sin or to God. This makes the triangular connection between baptism, worship, and stewardship. This speaks to the whole life nature of all three. Baptism is the new life we have received in Christ. It is life. Our life is called to be one of worship and service. However, this does not allow for worship and stewardship to be compartmentalized. By uniting the two in this way St. Paul makes it clear that in the life of a faithful steward, either the whole of Christian life is worship, including everything that goes with the practice of worship and life, or everything about stewardship is absurdly pointless. Our body is the organ for our actions and when we present that to God it means that all our actions together with their instrumentation to be directed solely at Him.

This worship is not just any run of the mill worship. Paul speaks of this worship/stewardship as a sacrifice that is living, holy and pleasing to God. This sacrifice is living in that it is marked as different from the ordinary, run of the mill sacrifice, which dies. This could well mean that Paul is calling the steward to offer himself or herself to God in a deep theological sense, as in living in the newness of life, an echo of Romans 6:4.

- To what does St. Paul appeal as the means by which we should measure our work of stewardship?

³² Morris, Leon. *The Epistle to the Romans*. Grand Rapids, MI: W.B. Eerdmans, 1988, 434.

The measuring stick of our stewardship is the renewal of the mind that comes from the work of the Gospel in us. The renewed mind is then able to judge what is good and acceptable in our worship/stewardship.

Stewardship...You Can't Serve Two Masters

Upon Further Review

- What is a steward? What is an owner?

A steward is one who manages the belongings of others in accordance with the will of the owner. A steward is one who manages or administers someone else's household affairs. He or she is a trustee or an agent for the benefit of the owner.³³ A steward is the one who does the work of stewardship.

An owner is the person who holds title to a property or object. This is a legal definition. An owner is the legal possessor of something. With ownership come rights and privilege. It is the owner that gets to determine ultimate purpose and use of that which is owned. Ownership also gives the responsibility to care for the item that is owned. This responsibility would include putting the task of steward into the right hands.

- How does the Gospel impact our understanding of Stewardship?

The Gospel reorders our stewardship from that which was centered on ourselves to that which is centered on the word and will of God.

- Reviewing Romans 12:1-2, how does St. Paul connect the mercies of God and worship?

The mercies of God restore us to relationship with the Lord. But it all begins with God's mercies. Only after the mercies of God in the Gospel have had their effect on us can we then begin to live the life of worship and service to which we have been called.

How Many Masters?

- Read Matthew 6:19-24
 - What is the connection between what you treasure and where your heart is focused?

Dr. Jeff Gibbs points out, "the external choices reveal the internal spiritual reality. The steward must wrestle with the danger of the worship of mammon."³⁴ This is not at all limited to the wealthy. All people will have this trouble. Our sinful human nature will allow the things of this world to pull us away from the Lord. The heart, where the Lord desires to rule, is far too easily displaced by the things of this world.

- How does the external focus on the treasures of this world show our internal spiritual condition?

³³ Martin, 20.

³⁴ Jeffrey A. Gibbs, *Matthew 1:1-11:1*, Concordia Commentary (St. Louis: Concordia, 2006), 353–54.

We cannot see the contents of the heart. However, the content of the heart is alluded to by the decisions we make when it comes to the tangible things of the world. In the same way that we know the type of tree by the leaf and fruits, the spiritual contents of our hearts are revealed by the manner in which we visibly relate to worldly things.

- Is it possible to serve two masters that have different goals and purposes at the same time?

Jesus says that this is impossible. The world has a totally different goal than the Lord. The things of this world will not share the central place in the heart with God. God makes it clear in Exodus 20 that God will not share a place in the heart with anything or anyone. These two masters pull in diametrically opposed ways.

- What is the major contrast between the two masters Jesus is speaking of in these words?

The emotion involved is hate. Jesus makes it clear you can only serve one of these opposed masters. You will love one and hate the other. The other thing Jesus makes clear is that one of these masters is divine. The other is demonic.

- How do these words help us further understand the owner/steward relationship?

One Master is the creator who owns you and all creation. The other will place you in the ownership role and leave you running away from God. When we start putting our treasure in the basket of the world, we will start to buy into the lie that we are the owners. This pushes God out of the role of owner. It leaves us as idolaters.

- What are the consequences of getting this wrong?

Because we cannot serve two masters, to choose the master of mammon has eternal consequences.

- Read Luke 16:9-13
 - What is Jesus speaking of when He talks about “unrighteous wealth?”

Unrighteous wealth in this case was stolen from the master. It is even more poor stewardship than that which got him relieved of his duty. It would seem that Jesus is commending him for stealing more from his master. This shocking parable has a much deeper meaning. It is possible for the steward to use the things of the fallen world for good purposes. However, in this parable it seems the unrighteous steward is only seeking to be received into temporal homes.

- How does this give us a sense of how wealth is intended to be used by the faithful steward?

While the goods of this world are corrupted by sin, the use of them to connect people so that God’s purposes, meaning the making of disciples with stewardship of the Gospel, can indeed be a good thing. Meeting the earthly needs of someone who is hungry, naked, or homeless can

indeed be an opening by which the Lord can work His work for the sake of the kingdom. The benevolence is not the cause of the disciple making. Only the Gospel does that. But it may well allow for a hearing. Here is where stewardship and mission need to have synergy.

- What are the “true riches” of which Jesus speaks in these words?

The “true riches” are the Gospel that actually does the work of making disciples.

- How can the way we use wealth become a spiritual crisis?

The way we use wealth can separate us from the Lord if we allow these riches to replace our connection to the Lord through the Gospel. The spiritual crisis comes in when the steward chooses to serve the master of this world. This creates unbelief and despair. We cannot have a foot in both worlds. We will either be enemies of the world and love God or we will love the world and be God’s enemies. There is no middle ground.

- Who are these two different Masters of which Jesus speaks?

We will either be a steward of the resources the Lord has given us, meaning that God is the owner, or we will claim ownership, using wealth for our purposes. This will put us on the outside looking in.

- How can misuse of wealth become a matter of idolatry?

When we allow treasure to replace God, whatever is at the center of our life is our God. If this center of our life is not held by the God who gives us all things, we have a false god and an idol.

Stewardship: Serving the True Master

- Read Luke 12:32-40
 - In what way do these words show who truly owns everything?

The Son of Man, that is Jesus as God, owns everything.

- In these words, who is to be the focus of the use of the wealth entrusted to us?

Our focus when we use our wealth is to be the kingdom of God. We are called to be faithful stewards of creation for the sake of the Gospel. This changes the way we look at people and the things of this world. To do this is to treasure the things that Jesus treasures.

- How does the way we live our lives become the “moneybags” that will not grow old?

The manner in which we live our lives serves as the storage and delivery devices for our stewardship. Stewardship cannot be seen apart from the Christian life. When this life is transformed by the renewing of the mind (Romans 12), they will never wear out. They will be constantly renewed by God’s grace.

- What is the ultimate treasure we as Christians have to share with the needy?

The ultimate treasure we have to share is the Gospel of Jesus Christ. It costs us nothing to give it away. When we do, it never runs out!

- How does the way we manage our wealth serve as part of our being ready for the return of the Master?

When we treasure what the Master treasures, we are doing what He desires of us. Stewardship, from the Garden on, has been done through ordinary means. The way we live our lives, using the First Article gifts of this world for support is exactly what we have been given to do. As we are faithful in using these gifts throughout our lives, we are ready for the return of the Master. The hour of his coming we do not know. If, however, we are doing what we should be doing in response to His mercies, the Master will not catch us unaware.

- Read 1 Corinthians 16:2
 - How does St. Paul focus the connection between the management of wealth and weekly worship?

There is a connection with weekly worship and the management of wealth for the sake of others. These offerings were meant to care for others in the community. There was no formula for these gatherings. It was proportional to the blessings of God for the sake of others.

- Read 2 Corinthians 8:1-7
 - How did the Macedonians give of themselves?

The Macedonians were poor. However, they had a joyous desire to give for the sake of others. They were more worried about others than themselves. They gave even beyond their means for the sake of the joy they had in giving.

- How does this equate generosity, stewardship, and worship?

Generosity flows from the one who knows the generosity of the Lord. The Lord gave to them and they gave themselves to the Lord in the trust that if their generosity was radical, God would meet their needs. The stewardship of their lives was driven by their desire to worship the Lord with their gifts.

- How is giving from this perspective an act of grace?

Nothing they received from God was deserved. Nothing they pass on to others for the sake of the Gospel is deserved either. Grace begets grace. From God to us. From us to others.

Stewardship...Of Creation FOR our Neighbors

Upon Further Review

- What is a steward? What is an owner?

A steward is one who manages the belongings of the others in accordance with the will of the owner. A steward is one who manages or administers someone else's household affairs. He or she is a trustee or an agent for the benefit of the owner.³⁵ A steward is the one who does the work of stewardship.

An owner is the person who holds title to a property or object. This is a legal definition. An owner is the legal possessor of something. With ownership come rights and privilege. It is the owner that gets to determine ultimate purpose and use of that which is owned. Ownership also gives the responsibility to care for the item that is owned. This responsibility would include putting the task of steward into the right hands.

- Read 1 Timothy 6:10
 - What does Paul say about money?

Money can indeed be a great blessing to those who are able to use it as a resource to be a blessing to others, as they are stewards of it for the glory of God. However, when it becomes an idol that is chased, possessed, and hoarded, it can be the cause of pain, and in extreme cases, the loss of faith.

- What does Paul NOT say about money?

Money is not evil. Nothing the Lord has created, and then owns, is evil. As this text is read, it is important to note what is evil is the way that human beings view, use and idolize money.

- Read 1 Corinthians 16:2
 - How does St. Paul focus the connection between the management of wealth and weekly worship?

There is a connection with weekly worship and the management of wealth for the sake of others. These offerings were meant to care for others in the community. There was no formula for these gatherings. It was proportional to the blessings of God for the sake of others.

Stewardship of Creation

- Read Genesis 2:15
 - How does our review of these words help us understand stewardship of creation?

³⁵ Martin, 20.

These serve as a clear reminder to the steward that the process is work. God has called us to work and keep creation. Stewardship is more than just money. It is the working for and with the created order in accordance with God's will. This keeping also has an element of preservation as well. Yes, as redeemed children of God we are called to keep and preserve the environment. We are not owners. It is not ours to foul and use up as we please. Because the Lord has made it and entrusted it to us to be stewards, we can't use it up, trash it, and hope to be faithful. It is meant to be worked, preserved and kept for the day when the Master returns, to be used for the benefit of our neighbor.

- To whom are we ultimately responsible in our stewardship of creation?

Because the creation is not ours and we are to be faithful stewards of it, our working and keeping of creation is accountable to the Lord.

- Read Genesis 9:8-17
 - In what way does God's promise to Noah after the flood highlight our steward relationship with all creation?

Noah is promised by God that creation will never again be destroyed by a flood. The creation that had been reeling under the curse that came from the first stewardship crisis in the Garden had now been washed clean. God made a covenant with Noah and his descendants that He would preserve it in this way from then on. If the creation is still this precious to the Lord, our call to steward it is still in place. There is a connection between man and all living creatures. While humanity is the crown of creation, it is not a solo act! There is a call to protect and preserve all life on earth, not just human life. We are part of the covenant the Lord makes with creation!

- Read 1 Chronicles 16:28-34
 - We have earlier talked about stewardship being worship. How do these words connect our stewardship of creation to worship?

Creation participates in the worship of the Lord. We are told throughout the Scriptures that the creation declares the handiwork of God. While it does not necessarily proclaim the saving work of the Gospel, it does testify to who the Lord is in making and preserving all creation. Working and keeping creation is yet another way that we preserve the worship of the Lord. We could almost say that caring for creation is akin to caring for the person in the pew next to us so that they can add their voice to the praise of the Lord.

- Read Romans 8:18-25
 - How does St. Paul connect the steward and creation in the here and now?

Creation has been bearing the brunt of the curse that humanity introduced to it in the first stewardship crisis. While not cursed themselves, humanity also, in their suffering, has shared in this process. As we are stewards of creation, we share in the eager expectation of something better to come that will be revealed when Jesus returns in glory. But while we wait we are still stewards of creation for the glory of God!

- How does St. Paul connect the stewards and creation in the age to come?

Our hope is not in the here and now. Our hope, rooted firmly in Christ and His work, points us toward an eschatological reality that makes this time and its suffering seem like nothing. When that comes, we, along with all creation, will be set free from what assails us today. This freedom is what we press on toward, as we daily steward the creation for the glory of God.

- How does our stewardship of creation now show what we believe according the Word?

If the Lord values creation enough to care for it like this, how we handle creation really becomes a visible confession of what we believe according to that Word. If God values creation, and His stewards trash it, we see a disconnect. This disconnect then introduces all kinds of problems. However, if we take God at His word in which He says that He treasures creation, and we in turn, treasure it as His possession as stewards, there is a clear confession about the Word. God's stewards of the Gospel can't just pick and choose which Word we will embrace and which we will toss aside. To take the care of the Lord seriously in the Gospel, we need to take the care of creation seriously as well.

- How does this differ from the way a secular environmental steward might view stewardship?

Secular environmental stewards care for creation out of fear. They would say that if we allow for the pollution of the water and air, and the unchecked progression of global warming, and if we don't save the whales, wolves, snail darters, and any other thing.....we will all die. This anthropocentric approach gives man far too much credit. The Christian steward cares for creation out of love for God who has love for creation! When the secular steward fails, there is panic. When the Christian steward fails, there is confession and absolution, forgiveness and restoration to the task of being faithful in stewardship.

Stewardship: Serving the Neighbor

- Read Deuteronomy 10:12-22
 - According to Moses, what belongs to God?

The heavens, the earth, and all that is in it belongs to God.

- How do these inform the way we view stewardship of creation?

The Lord owns everything. We are stewards, tasked with having dominion over that creation, as a reflection of God's image. This means that we steward creation in a way that the Lord would. In this activity, our stewardship of creation is wholly accountable to the Lord. This also includes the way in which we care for the people around us.

- How do these words also set us as stewards in relationship to other people?

The Lord cares for the orphan, the widow, and the foreigner. As a reflection, the steward is then tasked with caring for these same people in the way that the Lord would care for them. This is seen in its clearest light in the death and resurrection of Jesus. If the Lord would be willing to die

and rise for these people, we too are tasked to love and care for them in the way that the Lord would. We are indeed stewards of our neighbors in the way that the Lord would care for them.

- What does stewardship of creation for the sake of others look like today?

We as faithful stewards will find ways to meet the physical needs of our neighbors. This means that we will seek to clothe and shelter them, provide for their health and nutrition, give of resources and even our lives (blood donations, organ donations, etc.) in such a way as to reflect the Lord's care for them. We do this not because we are under compulsion. We don't do it because it will curry favor with the Master. We simply do it because that is what stewards do. We do it in response to the way the Lord has cared for us. The faithfulness of the Lord toward us flows out toward others as a conduit. This list is by no means exhaustive. An exercise like this might also bring out an even longer list that could give individual participants an idea of small and large ways they can be a steward of creation for the sake of the neighbor!

- How do these words connect our stewardship of creation for the sake of others to worship of God?

In holding fast to the Lord and serving our neighbor, we are showing Him our praise. The Lord has done great things for us. From creation to redemption, from resurrection to eternity, the Lord has showered great blessings upon us. Just as He cared for Israel in Egypt, He cares for us. As we reflect this care of the Lord to others, it acts as worship. Let the discussion carry this.

- Read Matthew 22:37-39
 - In what way are we to love God?

We are called to love the Lord just like we are loved by Him, with all our heart, soul, and mind.

- How does St. Matthew connect love for God and love for our neighbor?

We love God by loving our neighbors. The comparative like is the key word. As God loves us we are called to love our neighbors.

- How is God's love for us shown to the world in the way we love our neighbor?

We are the masks of God. While the Lord can certainly care for creation miraculously, His ordinary work is through the hands and feet and care of others. The vocation of man is to do what God has given him to do in such a way that it cares for the neighbor and glorifies God. When we serve our neighbor as a reflection of how the Lord has served us, God's love for them, and opportunities to speak of that love in Christ, is shown as well.

- Read Luke 10:25-37
 - Who is your neighbor?

Our neighbor is anyone and everyone the Lord puts in our path. This crosses racial, national and even religious lines. Our neighbor is anyone for whom Christ has died and risen and for whom He is coming again. That really casts a large net, doesn't it?

- In what ways can our stewardship of creation for the sake of our neighbor show our love for God?

When a human being serves a neighbor when it is least expected, like in the case of the Good Samaritan, it has a huge impact. The Lord does not see us externally. He doesn't see us as Americans, by our race, or our socioeconomic condition. He sees us in terms of our spiritual reality. We are lost without His intervention. As stewards, when we reflect that image by showing unexpected care for others who might even see us an enemy, it gives opportunity to show love. This care is not a replacement for sharing the Gospel message. However, it is key in that it allows us, and in some cases earns us, the opportunity to speak. Love is an action, not a hollow philosophy. God's love moves us to action for the sake of others. Our love can be used by the Lord to open a door for sharing the ultimate message of Love: Jesus.

Stewardship...In Time For Eternity

Upon Further Review

- What is a steward? What is an owner?

A steward is one who manages the belongings of the others in accordance with the will of the owner. A steward is one who manages or administers someone else's household affairs. He or she is a trustee or an agent for the benefit of the owner.³⁶ A steward is the one who does the work of stewardship.

An owner is the person who holds title to a property or object. This is a legal definition. An owner is the legal possessor of something. With ownership come rights and privilege. It is the owner that gets to determine ultimate purpose and use of that which is owned. Ownership also gives the responsibility to care for the item that is owned. The responsibility would include putting the task of steward into the right hands.

- Reflect on the Parable of the Good Samaritan
 - In what ways can our stewardship of creation for the sake of our neighbor show our love for God?

When a human being serves a neighbor when it is least expected, like in the case of the Good Samaritan, it has a huge impact. The Lord does not see us externally. He doesn't see us as Americans, by our race, or our socioeconomic condition. He sees us in terms of our spiritual reality. We are lost without His intervention. As stewards, when we reflect that image by showing unexpected care for others who might even see us an enemy, it gives opportunity to show love. This care is not a replacement for sharing the Gospel message. However, it is key in that it allows us, and in some cases, earns us, the opportunity to speak. Love is an action, not a hollow philosophy. God's love moves us to action for the sake of others. Our love can be used by the Lord to open a door for sharing the ultimate message of Love: Jesus.

Stewardship in Time

- Read Psalm 139:13-16 and Jeremiah 1:5
 - According to these words, who created you?

The implied "You" of Psalm 139 is the Lord. Jeremiah hears the prophecy of the Lord saying He formed him in the womb, and even knew him before that!!

- In light of our ongoing discussion of the owner/steward relationship, who is our owner?

³⁶ Martin, 20.

We are created. The created is property of the creator. Therefore, the Lord actually owns us! He is the One whose will holds sway over every aspect of our lives.

- What does that mean for our stewardship of our body and life?

It is the Lord who created us. His will is what becomes the only faithful will for our lives. Our body was formed by Him. Our days are numbered by Him. We are but stewards. To be faithful, we are to care for that which He has made. That means we are called to care of our bodies because they are owned by Him. To be faithful, the Lord leads us to preserve not only our life but the lives of others. In this care for all that is of our bodies and lives, nutrition and healthcare, the well-being of our life and the lives of others all become a matter of stewardship.

Think of this: your food choices are stewardship. Your drink choices are stewardship. Your habits, both good and bad, are stewardship. The causes you support and oppose are stewardship. Anything you do to either attempt to live well, or shorten your life, is stewardship. The only standard for that stewardship is faithfulness to God's will.

- Read Genesis 2:18-24
 - Why did God create the relationship of marriage?

God created marriage for the sake of man. Man was created for community. He was never designed to live in a God-pleasing manner alone. This means that marriage was created for companionship, help and support, delight, and procreation for the sake of the community. This gift was given for the sake of man and the salvation of man. This gift has implications beyond the here and now. The generations that come after are forever impacted by it. The goal of this marital union is also the stewardship of the Gospel as the faith is passed from one generation to the next.

- Since God created the relationship, who is the ultimate owner?

God created it. God designed its purpose. God is the owner of it. No one has the authority to redefine its meaning or purpose.

- Read 1 Peter 3:5-7 and Ephesians 5:21-30
 - How are husbands and wives stewards of each other?

There is to be a mutual submission to each other as a reflection of their joint submission to the Lord. The life of one is to be seen in service to the other. This service is not servitude, but a service that is driven by love first for the Lord and then love for the other in the way the Lord has created them.

- How does this stewardship take place in daily life?

This love takes place in daily lives in a myriad of ways. When husband and wife honor their union, they are loving each other. When one supports the physical, emotional, and spiritual needs of the other, this stewardship takes place. When the couple establishes a stewardship culture in the home and helps foster it in the congregation, stewardship takes place. This list goes on and on. What is important to note is that this stewardship happens most often in ordinary, mundane

ways. Stewardship almost always looks boring and normal. But it is love in action, because it flows from the goodness of the Lord.

- Read Ephesians 6:1-4
 - In what ways are parents called to be stewards of their children?

Parents are to not provoke their children to anger, but to discipline them in the instruction of the Lord. Teaching the faith first, and then life in the world as the Lord's children is the chief way that parents steward their children. This is teaching, rebuking, encouraging and training in righteousness. It is essential that Christian parents do this. If they don't serve as good stewards of the children entrusted to them in teaching the faith, the world will teach them to run away from the faith.

- Read Proverbs 23:22
 - In what way are children to be stewards of their parents?

As children listen to and learn from their parent's faithful stewardship of parenting, they themselves are being good stewards in their vocation as children. As they do this they are growing in the faith and also not giving the adversary, the devil, any opportunity to lead them astray.

- Read Psalm 39:4-5
 - What does this tell us about time and how it relates to our stewardship?

Time is a creation of the Lord. Therefore, it is actually owned by Him. As stewards, the way we invest our time, which is really the only truly nonrenewable resource we have, is to be a reflection of the Owner's (the Lord's) will. It is also important for us to invest this time as faithful stewards because there is only a limited amount of time over which we are to be faithful stewards. It can be seen as insignificant on the grand scale. However, wisely stewarded time, used for the sake of the Gospel can be stewardship used by the Holy Spirit to change someone's eternity. Now that is REAL stewardship!!!!

Stewardship: For Eternity

- Read Matthew 25:14-30
 - How is the steward/owner relationship clearly defined in this parable?

The imagery of this parable highlights the owner/steward relationship. The stewards are trusted slaves of the Owner. There is no question who actually owns that which is to be stewarded. The servants know their task. When the master leaves, they set about the work. They are not tasked with anything new. They are to do what they have always done, except now it is in the absence of the owner. They are to work with what is provided (creation) and keep (protect and even expand) what has been entrusted to them by the owner.

- How were the talents divided in this parable?

The talents in this parable are divided according to the ability of the servant. There is no equity in the amount of stewardship. However there is unity in expectation. The stewards are to be

faithful in doing the task of stewardship while the Master is away. They do this knowing that there will be accountability when the Master returns.

- Were any servants left out of the call to stewardship?

No. There is no indication that any of the master's servants were left out of the task of stewardship. Some were given more. Some were given less. But the expectation was identical. Be faithful in working and in keeping what has been entrusted, as if the Master himself were doing the work.

- How does the Master judge the stewards in this parable? What is the standard?

The master judges the stewards based on their performance as stewards. When the time came, the accountability was not to the amount of return, but the faithful investment of what was entrusted as stewardship. Faithfulness was the only standard. The line from the master that is key is, "to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away."³⁷ What was given was a trust of faithfulness. When that trust is found lacking, the judgment will be complete and severe.

- What images in the parable show that poor stewardship of the talents has eternal consequences?

The servant who was not faithful with the talent entrusted to him for stewardship was castigated, striped of the trust and cast outside to a place where there is weeping and gnashing of teeth. This makes it clear that poor stewardship has eternal consequences. These images are images of hell.

- Read Luke 19:11-26

- How is this parable about steward servants similar to the one we just read?

The images of this text are very similar to the Matthew text. Servants of a leader are chosen by their abilities and given the task of managing those resources in the absence of the master.

- In verse 13, how does Jesus set stewardship in time as an ordinary activity?

It is the phrase "engage in business until I come" that sets stewardship as an ordinary activity. There is no indication that this is out of the ordinary business. They are to do what they have always done while the ruler is away.

- Again, what is the basis for the way the steward/servants are judged?

The stewards are judged by their faithfulness, or lack thereof.

- How does the master greet faithful stewardship? In what way is the reward beyond gracious?

³⁷ Matthew 25:29 (ESV).

The mina, when faithfully stewarded brings a reward that the stewards did not expect. They are given the rule of cities! “To everyone who has, more will be given, but to the one who has not, even what he has will be taken away.”³⁸ It is clear that the faithful served without expectation of great reward.

- What impression do we get from this text that there are eternal consequences to stewardship?

The unfaithful clearly didn’t serve with an expectation of impending judgment. In this text the unfaithful is even called enemy! It costs them a slaughter! Again, these are images of judgment and hell.

³⁸ Luke 19:26 (ESV).

APPENDIX FOUR

Stewardship Basics Participant Guides

Stewardship....A Basic Beginning

Getting Started...

- When you hear the word “stewardship,” What comes to mind? Using free association, what words come to mind when you hear the word “Stewardship?”
- As you look at the words that were generated by the free association of the group, do you find them to be topics that you like to talk about? Is stewardship a topic that you like to consider and talk about? Why/Why not?

Understanding Stewardship...

- What is a steward?
- Stewardship is really nothing other than managing something that belongs to someone else. The steward is the one who does the managing. To be a steward is like being the foreman on a ranch. The foreman isn’t the owner. The rancher is the owner. The foreman is responsible for the ranch and is accountable to the rancher. Have you ever considered your role as a steward of God’s creation in this way? Why/Why not?
- The Lutheran Church Missouri Synod defines Christian stewardship as “the free and joyous activity of the child of God and God’s family, the Church in managing all of life and life’s resources for God’s purposes.”¹
 - What claim does this definition make on one who is to be a faithful steward?
 - In what way does this working definition move beyond considering stewardship ONLY from a financial perspective?
 - How does this definition match with your personal attitude and understanding of stewardship in your life?

Stewardship Standards...

- A steward manages the possessions and affairs of someone else. But this stewardship is not without standards. Read 1 Corinthians 4:1-2.

¹“Stewardship Ministry.” - *The Lutheran Church-Missouri Synod*. LCMS Office of National Mission, 2003. Last modified 2003. Accessed September 12, 2016. <http://www.lcms.org/stewardship-ministry>.

- What is the standard that the Lord, through His servant St. Paul sets for the work of a steward?
- What might the faithful steward look like in the 21st Century?
- There are rewards and consequences that are attached to the work of the steward. Read Luke 12:41-48.
 - What is the mark of the faithful manager in the words of Jesus?
 - What happens when the master finds the servant doing what he or she was supposed to be doing when he returns?
 - What are the marks of the unfaithful servant?
 - What consequences befall the steward who is caught by surprise when his master returns?
 - What are modern day rewards and consequences for faithful and unfaithful stewards today?
 - To whom are we ultimately accountable as stewards today?

Biblical Examples of Faithful and Unfaithful Stewards...

- Read Genesis 39:1-6, Genesis 39:11-20
 - Who is the faithful steward in this text?
 - How did he show this faithfulness?
 - What were some of the rewards for his faithfulness?
 - Were there ALWAYS rewards for his faithfulness?
- Skim Genesis 41
 - In what way was the faithfulness of Joseph's stewardship rewarded here?
 - How does this stewardship eventually end up saving the very people who put Joseph into slavery?
- Read Luke 16:1-13
 - How is the manager (same Greek word that is translated steward) held accountable?
 - What were the consequences of his unfaithful stewardship?
 - What are the consequences of our unfaithful stewardship today?

Stewardship...Created for This

Upon Further Review

- What is a steward?
- What is stewardship?

- What was the ultimate standard for the steward?

Owner/Stewardship Relationship

- What does it mean to be an owner?
- What rights and privileges come with ownership?
- How is that fundamentally different from being a steward?
- Read John 10:12-14
 - As you read this, how does Jesus highlight the difference between the Shepherd (owner) and the hired hand (steward)?

Who is the Ultimate Owner?

- Read Psalm 24
 - What belongs to the Lord?
- Read Genesis 1:1-2:4
 - On the basis of what can God claim ownership of all things?
- Read Colossians 1:15-17
 - How does St. Paul here reassert God's ownership of all things?

Who is the Steward?

- Re-read Genesis 1:26-28
 - How do these verses indicate that we have been created to be stewards on behalf of the Ultimate Owner, God?
 - How is the creation of man different than the creation of anything else that God made?
 - How might being made in the image of God impact the way we are to be stewards?
 - What tasks did God assign to the steward?
 - 1.
 - 2.
 - 3
- Read Genesis 2:15
 - How might this verse help us understand the tasks assigned to us as stewards?
- Read Genesis 1:29
 - What promise does God give Adam in his task of faithful stewardship?

Stewardship...An On-Going Crisis

Upon Further Review

- What is a steward?
- What is an owner?
- What is the fundamental difference between the two?
- Who is the ultimate owner of all things? How is that the case?

The First Stewardship Crisis

- Read Genesis 3:1-7
 - In what way did the Serpent challenge the owner/steward relationship?
 - At what point did Eve fail in her role as steward?
 - How was Adam complicit in this process of poor stewardship?
 - What do we call it when someone takes something that does not belong to him or her? How does this apply in Genesis 3?
 - What is the relationship between this theft and idolatry?

The Immediate Consequences of this Stewardship Crisis

- Read Genesis 3:8-24
 - What are the three broken relationships that came as a result of this stewardship crisis?
 - 1.

- 2.
- 3.
- How many curses came about as the result of this stewardship crisis?
- Contrast Genesis 1:28 and 2:15 with Genesis 3:16-19. How has the work of a steward changed as a result of this stewardship crisis?
- What was the final consequence of this stewardship crisis?
- Did the Lord at any point excuse man from his role as steward as a result of this crisis?

The On-going Consequences of this Stewardship Crisis.

- In what way has humanity continued to repeat this original stewardship crisis?
- What is the relationship between our on-going stewardship and idolatry?
- How do we continue to bear the consequences of this first stewardship crisis?
- How does the owner give hope in the face of all of our stewardship crisis issues?

Stewardship...Redeemed and Restored

Upon Further Review

- What is a steward?
- What is an owner?
- What was the first stewardship crisis?
- In what way did Adam and Eve confuse the roles of owner and steward?
- What were the consequences of this sinful confusion of these roles?

Redemption: God's Promised Answer

- Read Genesis 3:14-16
 - What was the curse applied to the serpent?
 - What is the significance of the word enmity in verse 15?
 - Who would be the parties at enmity with each other as a result of this curse?
 - What does God promise as an answer to the damage caused by humanity's poor stewardship?
 - In what way could it be said that humanity's deliverance would come through their continued stewardship? (see Genesis 1:28)

Redemption: God's Answer Delivered

- Read Galatians 4:1-7
 - What did the work of the Son accomplish for fallen stewards?
 - In what way does Paul speak of this redemption as restoration for the steward?
- Read John 3:16-17
 - How do these familiar words help us understand God's feelings toward fallen stewards?

The Relationship between Redemption and Stewardship

- Read Ephesians 2:8-10
 - How are we saved?
 - For what purpose are we saved?
 - How does this purpose relate to stewardship?
- Read 2 Corinthians 5:17
 - What was the "old" that has gone?
 - What is the "new" that has come?
 - How would making us new creations in Christ be good news for the fallen steward?
- Read Galatians 2:20
 - How does this verse tie redemption and stewardship together? Who is really the active agent in a redeemed steward?

How does this redemptive act of God restore the owner/steward relationship?

Stewardship...of the Gospel

Upon Further Review

- What is a steward? What is an owner?
- Reviewing Ephesians 2:8-10 How are we saved?
- For what purpose are we saved?
- How are redemption and stewardship tied together? Who is the active agent in Stewardship?

The Gospel

- Read Genesis 3:15
 - These words are called the *protoevangelium* (first Gospel). The Gospel means “good news.” How are these words good news?
- Read John 3:16
 - The verse is called “the Gospel in a Nutshell.” How does this verse capture the heart of the first Gospel that was laid out in Genesis 3?
 - What is at the very heart of this Gospel?
 - To what did this “heart” of the Gospel lead?
- Read Romans 1:16-17
 - The Gospel is not some abstract thought. How does St. Paul describe the Gospel in these words?
 - Through what does this power become ours?
 - Ultimately, whose power really does the work?
- Luther explains the Third Article of the Apostles Creed like this:

- I believe that I cannot by my own reason or strength believe in Jesus Christ or come to Him. But the Holy Spirit has called me by the Gospel, enlightened me with His gifts, sanctified and kept me in the true faith.
 - How do these words capture what St. Paul mentions about the Gospel and who is doing the work in the process? What role to we play in this?
 - What means does the Holy Spirit use to deliver the Gospel to us in order to work His Work in us?

Stewardship: The Gospel at Work through our Lives

- Read 1 Corinthians 4:1
 - What are these mysteries of God of which St. Paul writes?
- Read Matthew 28:18-20
 - How do these familiar words give the Church a clear sense of what these mysteries are that we are to steward?
 - What do these words make clear need to be at the very heart of our stewardship?
- Read Acts 1:8
 - Where does this stewardship of the Gospel take place?
- Read Romans 12:1-2
 - To what aspect of the Gospel does St. Paul appeal in these words?
 - How do these words connect stewardship with worship?
 - To what does St. Paul appeal as the means by which we should measure our work of stewardship?

Stewardship...You Can't Serve Two Masters

Upon Further Review

- What is a steward? What is an owner?
- How does the Gospel impact our understanding of Stewardship?
- Reviewing Romans 12:1-2, how does St. Paul connect the mercies of God and worship?

How Many Masters?

- Read Matthew 6:19-24
 - What is the connection between what you treasure and where your heart is focused?
 - How does the external way that focuses on the treasures of this world show our internal spiritual condition?
 - Is it possible to serve two masters that have differing goals and purposes at the same time?
 - What is the major contrast between the two masters Jesus is speaking of in these words?
 - How do these words help us further understand the owner/steward relationship?
 - What are the consequences of getting this wrong?
- Read Luke 16:9-13
 - What is Jesus speaking of when He talks about “unrighteous wealth?”

- How does this give us a sense of how wealth is intended to be used by the faithful steward?
- What are the “true riches” of which Jesus speaks in these words?
- How can the way we use wealth become a spiritual crisis?
- Who are these two different Masters of which Jesus speaks?
- How can misuse of wealth become a matter of idolatry?

Stewardship: Serving the True Master

- Read Luke 12:32-40
 - In what way do these words show who truly owns everything?
 - In these words, who is to be the focus of the use of the wealth entrusted to us?
 - How does the way we live our lives become the “moneybags” that will not grow old?
 - What is the ultimate treasure we as Christians have to share with the needy?
 - How does the way we manage our wealth serve as part of our being ready for the return of the Master?
- Read 1 Corinthians 16:2
 - How does St. Paul focus the connection between the management of wealth and weekly worship?
- Read 2 Corinthians 8:1-7
 - How did the Macedonians give of themselves?
 - How does this equate generosity, stewardship, and worship?
 - How is giving from this perspective an act of grace?

Stewardship...Of Creation FOR our Neighbors

Upon Further Review

- What is a steward? What is an owner?
- Read 1 Timothy 6:10
 - What does Paul say about money?
 - What does Paul NOT say about money?
- Read 1 Corinthians 16:2
 - How does St. Paul focus the connection between the management of wealth and weekly worship?

Stewardship of Creation

- Read Genesis 2:15
 - How does our review of these words help us understand stewardship of creation?
 - To whom are we ultimately responsible in our stewardship of creation?
- Read Genesis 9:8-17
 - In what way does God's promise to Noah after the flood highlight our steward relationship with all creation?
- Read 1 Chronicles 16:28-34
 - We have earlier talked about stewardship being worship. How do these words connect our stewardship of creation to worship?
- Read Romans 8:18-25
 - How does St. Paul connect the steward and creation in the here and now?
 - How does St. Paul connect the stewards and creation in the age to come?

- How does our stewardship of creation now show what we believe according the Word?
- How does this differ from the way a secular environmental steward might view stewardship?

Stewardship: Serving the Neighbor

- Read Deuteronomy 10:12-22
 - According to Moses, what belongs to God?
 - How does these inform the way we view stewardship of creation?
 - How do these words also set us as stewards in relationship to other people?
 - What does stewardship of creation for the sake of others look like today?
 - How do these words connect our stewardship of creation for the sake of others to worship of God?
- Read Matthew 22:37-39
 - In what way are we to love God?
 - How does St. Matthew connect love for God and love for our neighbor?
 - How is God's love for us shown to the world in the way we love our neighbor?
- Read Luke 10:25-37
 - Who is your neighbor?
 - In what ways, can our stewardship of creation for the sake of our neighbor show our love for God?

Stewardship...In Time For Eternity

Upon Further Review

- What is a steward? What is an owner?
- Reflect on the Parable of the Good Samaritan
 - In what ways can our stewardship of creation for the sake of our neighbor show our love for God?

Stewardship in Time

- Read Psalm 139:13-16 and Jeremiah 1:5
 - According to these words, who created you?
 - In light of our ongoing discussion of the owner/steward relationship, who is our owner?
 - What does that mean for our stewardship of our body and life?
- Read Genesis 2:18-24
 - Why did God create the relationship of marriage?
 - Since God created the relationship, who is the ultimate owner?
- Read 1 Peter 3:5-7 and Ephesians 5:21-30
 - How are husbands and wives stewards of each other?
 - How does this stewardship take place in daily life?
- Read Ephesians 6:1-4
 - In what ways are parents stewards of their children?
- Read Proverbs 23:22 and 1 Timothy 5:14
 - In what way are children to be stewards of their parents?

- Read Psalm 39:4-5
 - What does this tell us about time and how it relates to our stewardship?

Stewardship: For Eternity

- Read Matthew 25:14-30
 - How is the steward/owner relationship clearly defined in this parable?
 - How were the talents divided in this parable?
 - Were any servants left out of the call to stewardship?
 - How does the Master judge the stewards in this parable? What is the standard?
 - What images in the parable show that poor stewardship of the talents has eternal consequences?
- Read Luke 19:11-26
 - How is this parable about steward servants similar to the one we just read?
 - In verse 13, how does Jesus set stewardship in time as an ordinary activity?
 - Again, what is the basis for the way the steward/servants are judged?
 - How does the master greet faithful stewardship? In what way is the reward beyond gracious?
 - What impression do we get from this text that there are eternal consequences to stewardship?

APPENDIX FIVE

Pre-Class/Post-Class Assessment Form

Demographic Information

Name: _____

Age: _____

Marital Status: _____ single/never married
_____ married
_____ divorced
_____ widowed

Number of Children under 18 _____

Ages of Children _____

Are those children enrolled at SJL School or Lutheran High?

How long have you been a member of St. John?

How active have you been in Bible Study at St. John? (please circle one)

Not active at all rarely somewhat active all the time

Class Attendance (Office Use Only)

Sept 18	Sept 25	Oct 2	Oct 9	Oct 16	Oct 23	Oct 30	Nov 6

DMIN Project Initial Questionnaire: Nathan Meador—Stewardship

Respond to the following statements by using this scale:

1- Strongly Disagree 2- Somewhat disagree 3- Neutral 4- Somewhat agree 5- Strongly agree

I am comfortable being identified as a steward. 1 2 3 4 5
Comments:

I am comfortable discussing the subject of stewardship. 1 2 3 4 5
Comments:

I am comfortable with my current practice of stewardship. 1 2 3 4 5
Comments:

Identify how relevant the following are to the practice of Christian stewardship by using this scale:

1. Not relevant 2. Neutral 3. Somewhat relevant 4. Very relevant

- | | | | | |
|---|---|---|---|---|
| 1. Take care of my home and goods | 1 | 2 | 3 | 4 |
| 2. Take care of my health | 1 | 2 | 3 | 4 |
| 3. Provide for the needs of members of my family | 1 | 2 | 3 | 4 |
| 4. Provide for the needs of others who are outside of my family | 1 | 2 | 3 | 4 |
| 5. Carry out the responsibilities assigned to me in the workplace | 1 | 2 | 3 | 4 |
| 6. Own what I work for | 1 | 2 | 3 | 4 |
| 7. Receive God's Word and Sacrament in the worship service | 1 | 2 | 3 | 4 |
| 8. Volunteer my time and abilities to ministries | 1 | 2 | 3 | 4 |
| 9. Give money to support the church | 1 | 2 | 3 | 4 |
| 10. Give at least a tenth of my salary to the church | 1 | 2 | 3 | 4 |
| 11. Share the Good News of Jesus with others | 1 | 2 | 3 | 4 |
| 12. Grow in my relationship with the Lord | 1 | 2 | 3 | 4 |

APPENDIX SIX

Pre-Class Assessment Participants Comments

I am comfortable being identified as a steward

D.H. - Steward reminds me of volunteering. I don't volunteer as much as I would like to due to my schedule (work/life balance).

T.M. - want to remain humble in my giving

T. R. - I think I can do better.

I am comfortable discussing the subject of stewardship

D.H. - Not much because I am not very active in stewardship.

T.M. - Especially when it pertains to non-monetary stewardship

S. St. - Stewardship is a difficult subject to discuss with people.

I am comfortable with my current practice of stewardship

D.H. - I feel I am at this point in my life. Considering work/life balance.

K.H. - I'm not really sure what that means.

L.L. - I feel I'm where I should be, but am often exhausted +/-or confused.

B.M. - Always room for improvement.

T.M. - Church membership dilemma with spouse. Church related needs....volunteer

M.R. - I would like to grow more in this area.

T. R. - same as above

S. S. - I am not sure - mixed feeling of stewardship. Has not always been a favorable subject - not always approached correctly on a biblical way.

S. St. - Always room for improvement

APPENDIX SEVEN

Post-class Assessment Comments

I am comfortable being identified as a steward

D. H. - but not always a good steward

T. R. - more than I was before.

C. S. - more to being a Steward than I thought

I am comfortable discussing the subject of stewardship

D. B. - After listening to the discussion/lessons on Stewardship - I now feel more clear on this subject.

B. G. - Still learning

D.H. - It is not just about money

M. M. - A lot more since I was when I started this class.

G. W. - more so after this class

I am comfortable with my current practice of stewardship

D. B. - Always room for improvement

B. B. - I believe that I have fallen short of what God wants as a Steward.

D. B. - I am working on improving

A. D. - I could serve others more.

D. Ha. - fall short in many respects

D. H. - I can always do better.

K. H. - I know I can always do better - giving of more of my time and money. I especially can do better at remembering that all I have doesn't belong to me and give up control of it.

T. H. - Always room for improvement, but I understand the basic concepts.

J. M. - Always room for improvement as sinners.

M. M. - I haven't been but will try harder!

T. R. - can always do more

S. St. - We get comfortable in our skin when there's so much more we can do.

E. S. - Doing all I can!

Additional Post-Class Comments

J.A. - "New to you" - understood stewardship to be wise management of resources but did not include wise management of "all of life" in my thinking.

"Surprise" - Genesis as a basis for a study of stewardship.

Final Thoughts: Every task we perform as stewards must respect the relationship of owner and steward. I will accomplish the tasks of stewardship by channeling outward to others the love and mercy I first received from God. My plan for 21st Century stewardship is to use the "app for that" - ME !

B.B. - The topic of Stewardship has never been explained to me in a way where money was not central to the theme. Stewardship is now more of a way of life to me. Who I work for, the things that have been given to me have more meaning than ever. The Bible Study has been a blessing to me and to my family. God has used you to not only open my eyes but also someone close to me who looked forward to Bible Class and would bring the topic up during conversation at home. Stewardship is a huge subject that 8 weeks worth of time is really needed, not the 6 hours we spent on it. I plan to look at my life over the next several weeks to discover ways just to be a better steward. I know I can become a better steward, I know I must become the best steward I can. God is asking for nothing less. THANK YOU !!

D. B. - I didn't know what to really expect out of this class when we decided to attend. Now that the series has come to an end, all I can say is Thank You! These classes have been what I needed to better understand where and how I fit into God's ultimate plan. As you know life gets kind of crazy and we lose focus on what is important and why it is important.

Attending this class has refreshed and renewed me to let God's light shine through me onto those I interact with everyday. Showing love to everyone can make a difference to those who need it most and the best thing is that you don't even realize what you have done for them. I guess I never realized what I could for others by just letting God use me as a steward and it feels great to give freely to others using God's gifts to me.

This has been the best (by far) Bible Class series I have ever attended. Thank you very much for preparing for and teaching this very valuable topic. I hope you can lead more classes like this in the future. I think you can do great things for this congregation now that you have become refreshed, renewed and focused. God's Blessing.

R. B. - The observation of "premium" fuel only opened my eyes as to what I'm feeding this body of Christ.

S. C. - Everything belongs to God - our lives, our possessions, our talents, our time - we may claim "ownership" to some earthly things - but they are all God's.

A.D. - I am in the process of buying a different car, (My present car is 13 years old and has about 105,000 miles on it.) I have found 2 cars I would be happy with - a new one and a 2014 with 18,000 miles. Before this course I would have bought the new one without hesitation. Now I think it is better stewardship to purchase the used one. I have also learned that stewardship is much more than just giving money.

K. F. - Surprising to me that taking care of creation, my health, my body, is all under stewardship. I am no longer "afraid" to talk about stewardship.

D. H. - Wonderful that you can teach this concept to everyone. I hope it lights some more hearts on fire to care, share, serve, love. Well done ! I learned a lot.

F. H. - An excellent study! Reinforcement of the path we have been on as a family for the past 7-8 years. Helps us as we continue to grow in our Christian faith and journey - thank you.

K. H. - I'm using these teachings to pass confirmation.

B.H. - When we just had Stewardship drives and tithing admonitions it was a time of a type of law and unhappiness which never quite resolved itself. Since Pastor Meador arrived on the scene I knew there was something which was different. Today my perspective is entirely different. Thanks - God bless you!

M. H. - Understanding the meaning of being a steward: I don't own anything myself (land, house, etc.). I'm a caretaker for the actual owner who is God. Therefore I should carry out His duty anywhere and everywhere. I need to take better care of my health/body because it's God's. I definitely need to work on my stewardship to the Lord.

B. H. - The full meaning of being a steward. It's management of more than money - which is a small percent of what being a "STEWARD" is all about.

M. Hu - This has reminded me that all I have here is not my own. It will all go away. What will last is my faith. I need to enable Christ to nourish and renew my faith to radiate that light of Christ in my life to those around me.

L. J. - A very interesting topic to go in depth on. I learned a lot more about Stewardship than I thought I knew. I didn't have a negative idea of stewardship before, I just have a greater understanding now. Thank You. Good luck finishing up!

J. K. - This has taught me things about stewardship that I never thought about. It opens a whole new perspective on things. I enjoyed learning in this class and thanks to Pastor Meador for doing it.

L. L. - It was nice to hear a pastor address our responsibility to be stewards of ALL creation.

J. L. - It helped me understand that stewardship is also about my relationship with others.

Jo. L. - I like how this Bible Study reminded me that all I have comes from God. I liked how it reminded me that I am accountable to God for everything. Stewardship is so much more than money. Right now I am at a place where money is tight, but God provides and I can be a steward in so many other ways.

B. M. - Great reflection of stewardship as normally discussed in church settings vs. what it really means to be a Faithful Steward.

L. M. - My definition of Stewardship went from an understanding it was money-centric to a definition of being a manager of God's gifts in all I say, think and do. I am serving the Lord because all I have belongs to God and in all I say, think and do is a witness for God. What matters in this life is eternal Salvation! Liked you analogy Algebra < Jesus.

B. Mc. - I never associated money with stewardship. I was quite shocked to learn how many people do associate money and stewardship. My thoughts on stewardship centered around service to the Lord, with deeds and actions. I plan to increase my service to the church, giving it my time, i.e. TOL board, helping with chores @ TOL. Giving help to needs of church by volunteering for certain tasks.

M. R. - I have learned through this study that how we take care of what we have is also stewardship. I always took care of the things I was given to be reverent to God and as appreciation of the gifts I am given. I look at all the things around me as gifts; children, home, car, job, health. I will look at life a little differently and pray to God to show me how to be a better steward with all He has given to me.

B. R. - I've never heard tithing described as you described it. Your explanation made me feel better about how we are sharing our time, talents and treasures. Thanks !

T. R. - It has changed my perception of what stewardship is and how it is a part of my life. All that I have is a gift from God and is a resource for me to use to spread His Word.

B. Ro. - I've learned and was reinforced to me that we are always a steward in this world. It has given me a greater need to be a better steward to our children and husband.

R. S. - Being of a sandwich generation (taking care of elder father and own young children) it was a reminder that I am a steward of God and this is my role.

R. S. - TITHE is/does not need to be just 10%. We've been "tithing" at 10% because I/we thought that was a Bible thing. Candoit (can do it) will be the new way of life for me.

B. S. - Stewardship is a lot more then I realized and has given me a lot to think about.

C. S. - It's not about the money. It is about taking care of everything that God has made and given to us.

S. St. - I found out that I was comfortable with where I am with giving and that we will increase our givings until I notice a difference.

E. S. - I feel no matter how hard I try in all areas I still fall short!

E. W. - Better understanding of being a steward in so many ways.

G. W. - I feel completely different about stewardship since being in this class.

J. Z. - The class increased my awareness of what stewardship is and how we should handle this responsibility. This increased knowledge has me walking away from class with lots of questions about it.

M. Z. - Stewardship initially was a term I didn't know much about. After this class I have a better understanding. Stewardship is a life style - God owns us and has blessed us with ALL we have. It's our job to take care of it and make choices pleasing to God.... the owner.

APPENDIX EIGHT

Publicity

The following publicity items were produced and published in an attempt to get subjects to consider being part of the Bible study that would serve as the core of this project. A bulletin announcement ran for four consecutive weeks beginning August 14, 2016 and ending September 4, 2016. The text of the announcement follows:

Starting September 11, 2016 Pastor Meador will be teaching a Bible Study that is part of his project during the Sunday morning Bible Class. He needs a large number of people to commit to be a part of this eight-week study. You will be given a pre-test and a post-test that will be part of the study that will allow him to make his conclusions. What he really needs is long term and new members, young and old alike. If you haven't been to Bible Study ever, or for a long time, would you please consider helping Pastor Meador with this eight-week favor? Thanks.

In addition, The September 2016 newsletter Pastor's article was dedicated to Pastor Meador's return from his summer sabbatical. At the conclusion of that newsletter article, there was an invitation to participate in the Bible Study that would be part of the class. The article is included here:

Dear Brothers and Sisters in Christ at St. John

As I write this, I am starting the last couple of weeks of my sabbatical. It is hard to believe that this summer went so fast. This has been the most unique summer of my nearly 47 years on this earth. Before I go into a bit more detail, I want to thank you for allowing me this sabbatical opportunity. I am convinced that it will bear fruit not only for me personally, but for us together as the family of God in this place.

First a word about the sabbatical itself. This was no vacation. It was an intentional time of rest, reflection and study intended to make me a better pastor. It did not get off to the greatest of starts as we faced the death of my 21-year-old niece Hailey. This was something unexpected that shook our family to the core. For those who offered prayers and condolences, I thank you! Please continue to commend my sister Heather and her family in your prayers. I did spend a week in St. Louis with my advisor and some other professors

that really helped me focus my writing. This has borne fruit. As right now, my advisor has the draft of three completed chapters of my project! I am just about where I had hoped to be at this juncture. There are a Bible Study and two remaining that need to be written. However, the remaining chapters can't be completed until after the Bible Study is taught at St. John. I know that I would not have been able to get this far without this time.

But there are even better lessons that I have taken away from this sabbatical. I find myself more connected today than ever before. This is not a reference to Facebook either! I feel more connected to my Lord and Savior Jesus. I have been able to be more intentional about my time of personal devotion and prayer during this time! While I have not been at St. John during this time, I have not missed worship. The ability to travel to other congregations and hear the Word of God proclaimed and receive the Lord's Supper has given me new perspective on the ministry God has called me to at St. John. I long for the time very soon when we can be reconnected in the same way as the people of God in this place.

I am also more connected to my family. The time of conversation and relaxation during this time has allowed me to feel more connected to those whom God has made closest to me. We have talked more. We have come closer together as well. There are indeed times in the ministry when this isn't possible. Over the last 20 years, my family has often borne the cost of ministry by being disconnected from me. Your allowing this sabbatical has been a blessing to us.

Now, where do we go from here? Well in the near-term, I really need your help. Starting September 11, 2016 I will be teaching the Bible Study that is a part of my project in the Sunday morning Bible Class. I need a large number of people to commit to be a part of this 8-week study. You will be given a pre-test and a post test that will be part of the study that will allow me to make my conclusions. What I really need is long term and new members, young and old alike. Will you please help me in this? If you haven't been in Bible Study ever, or for a long time, would you please consider doing me this 8-week favor? Thanks!!

The other thing is for us as a family to use this post-sabbatical time to renew connections. The first and foremost connection is our connection to Jesus. This means we need a RENEWED commitment to be in worship and Bible Study every week! You and I have nothing to give to the Lord or each other unless we first receive from Him. But then once reconnected to Jesus we need to begin to seize every opportunity to be connected to each other. This means looking for times of study and fellowship and just plain being together. Once connected to Christ and each other, we are then called to be connected to our community as Christ's hands and feet for the sake of the Gospel.

This is where we need to go in the coming weeks. I look forward to being with you again. I long for that coming day when we will once again kneel together at the Lord's Table, be fed with His Word and then so empowered, we go out to serve His world.

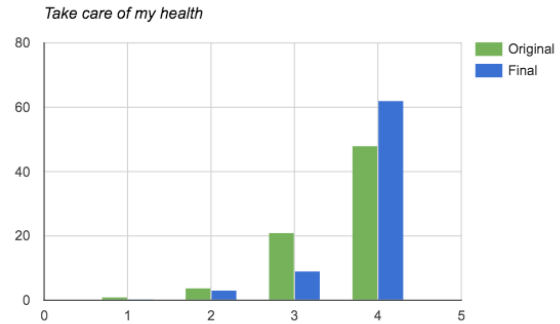
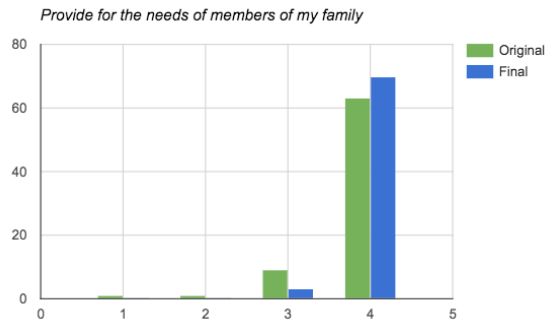
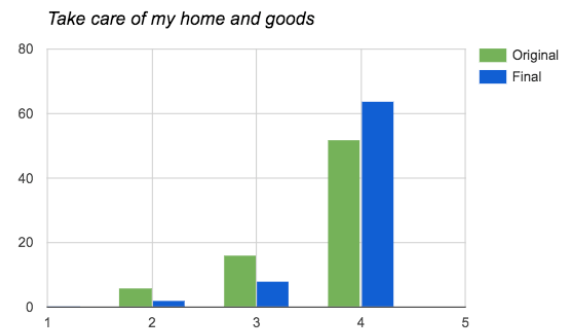
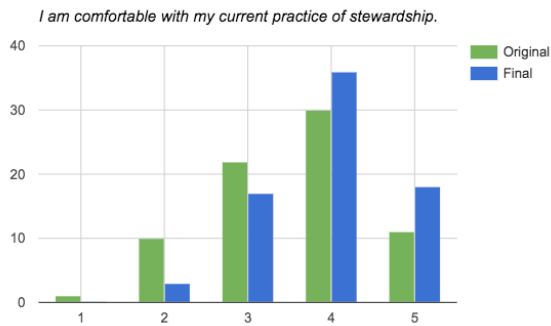
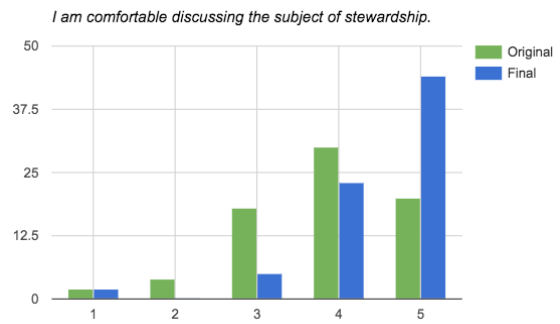
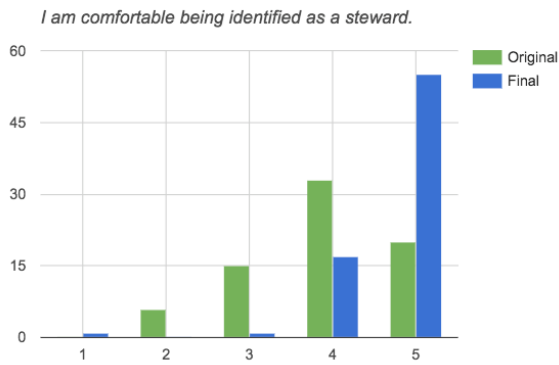
Rested and Ready....It is time for us to go forward!

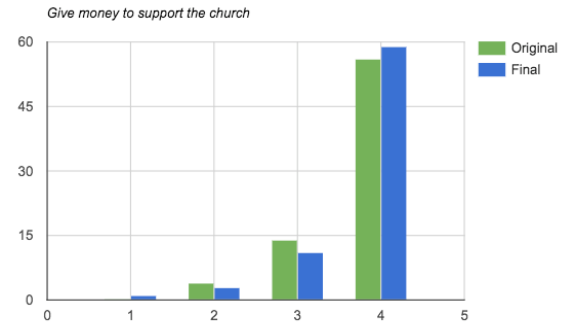
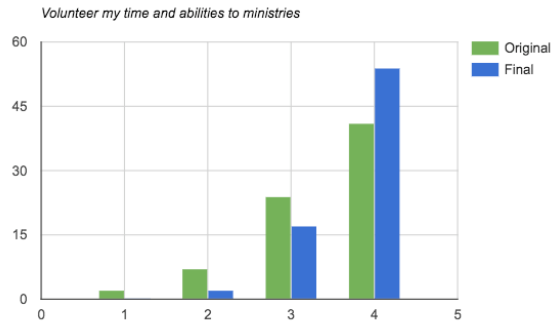
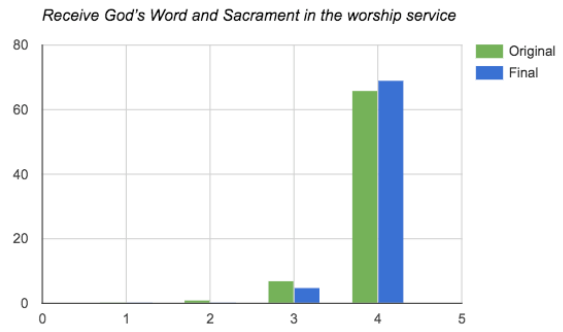
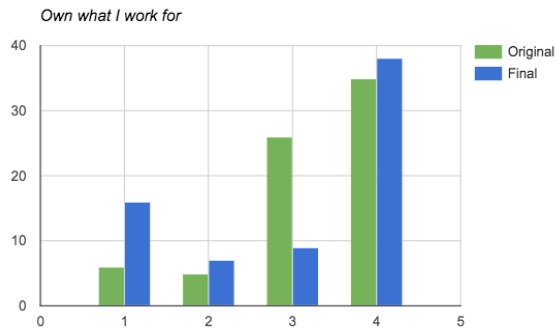
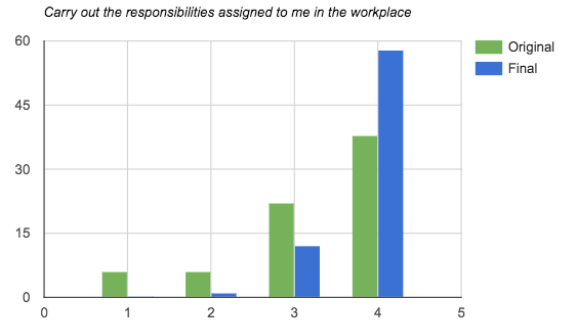
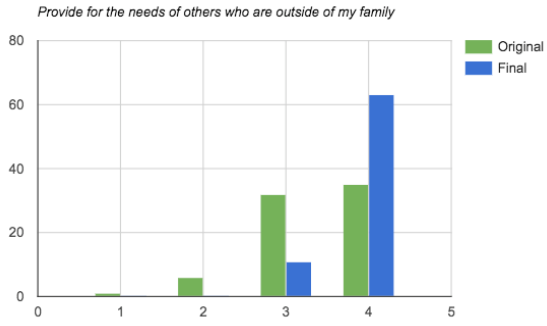
Pastor Meador

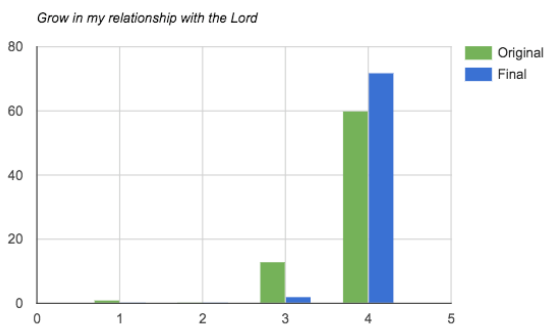
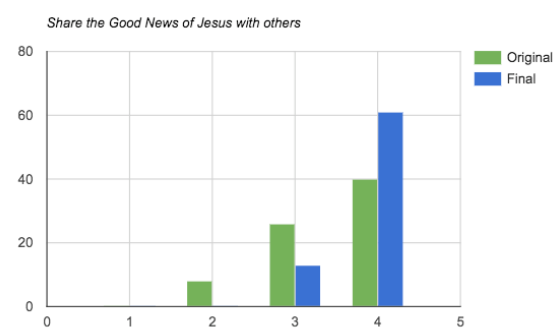
APPENDIX NINE

Results of Pre/Post Class Surveys in Graph Form

Graphs for All Response:

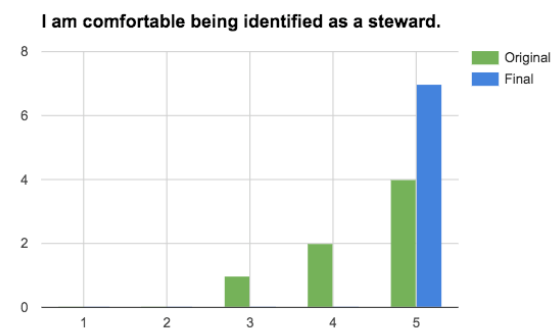
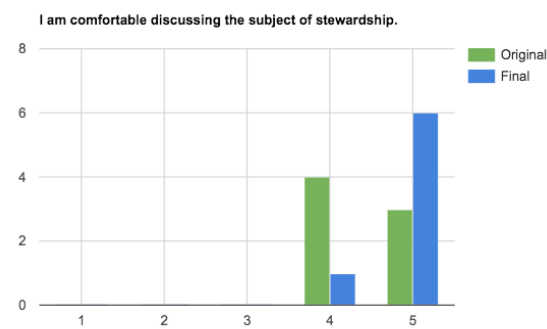


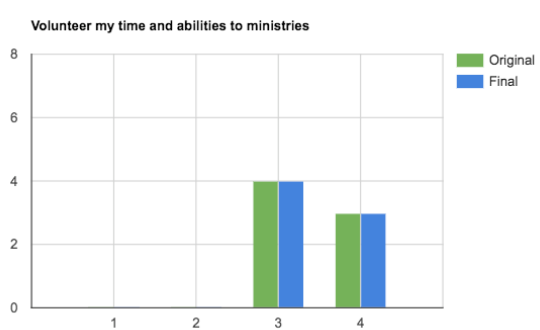
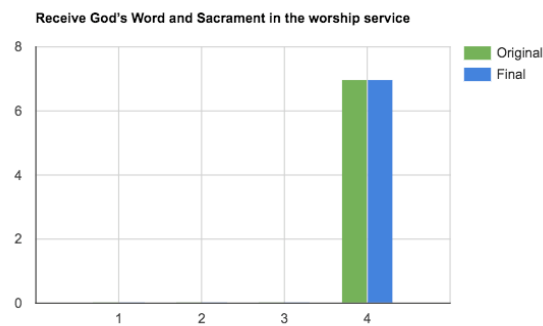
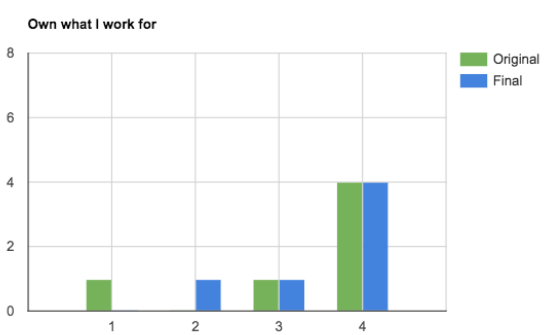
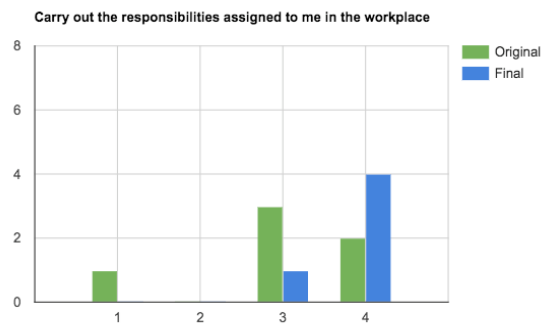
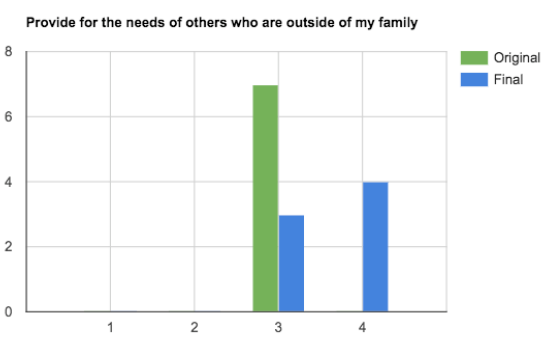
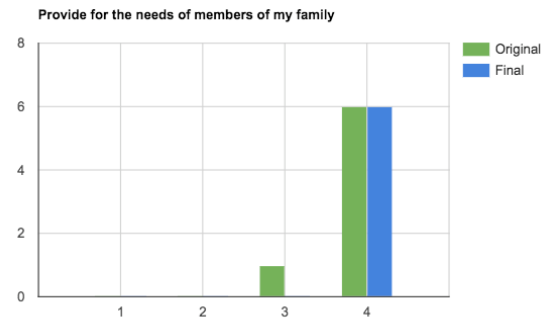
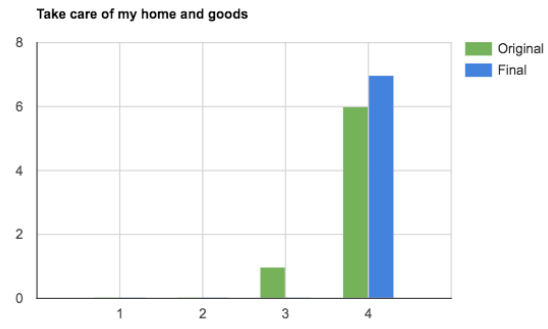
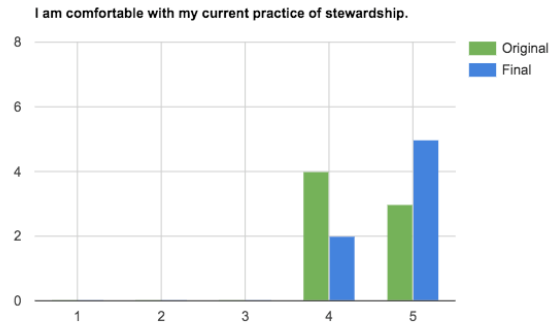


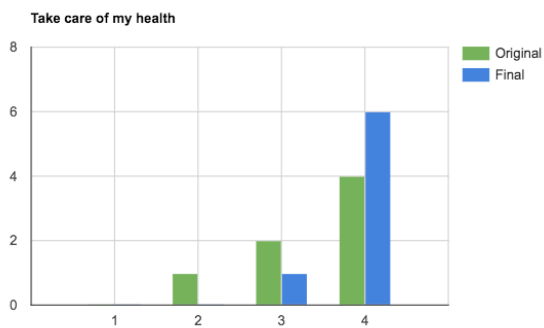
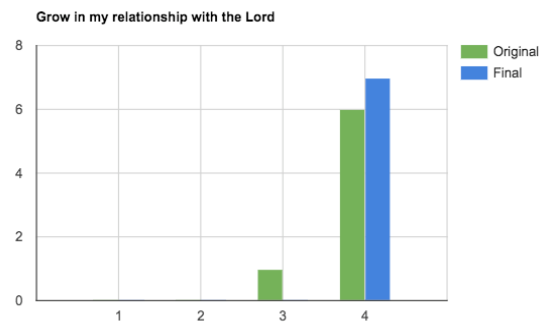
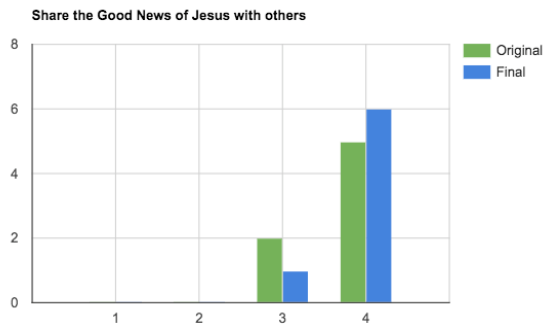
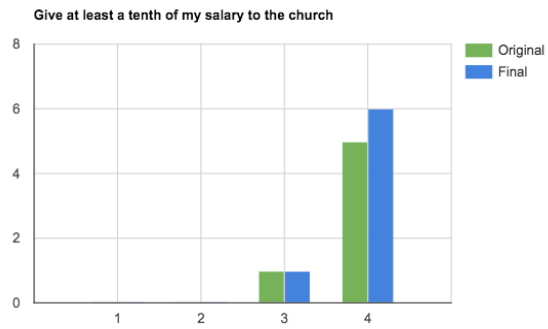
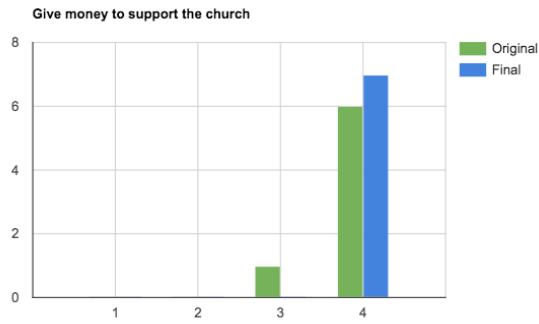


Responses by Age Group:

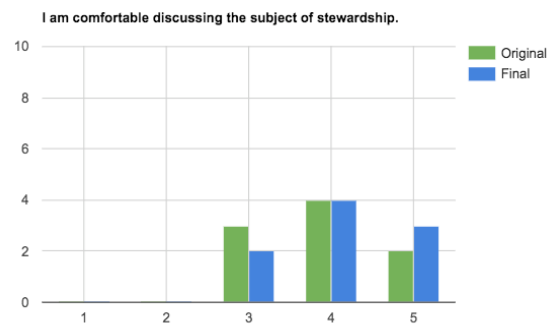
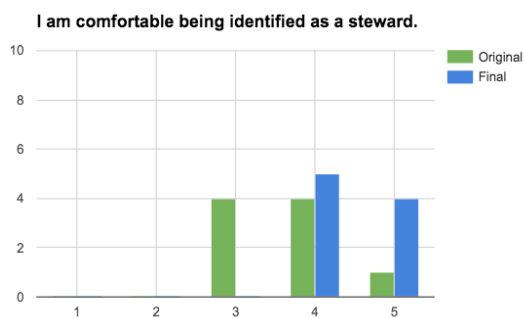
Responses of participants in their eighties:

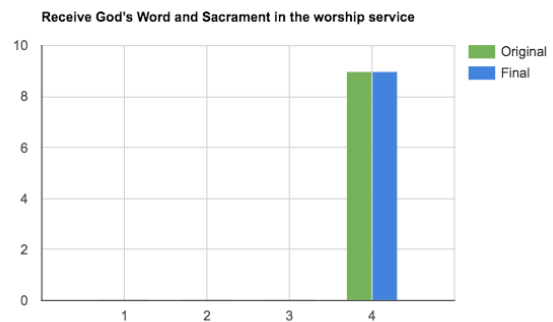
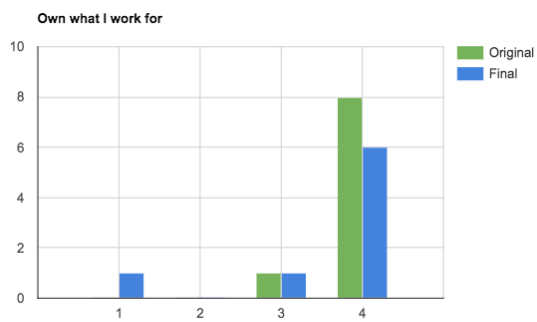
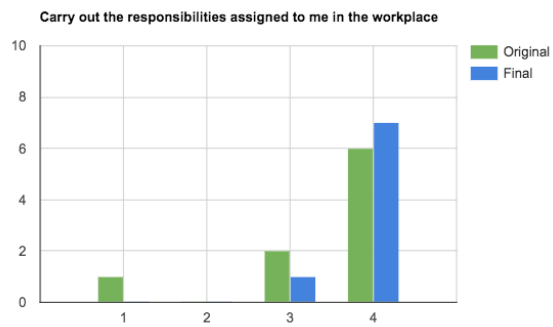
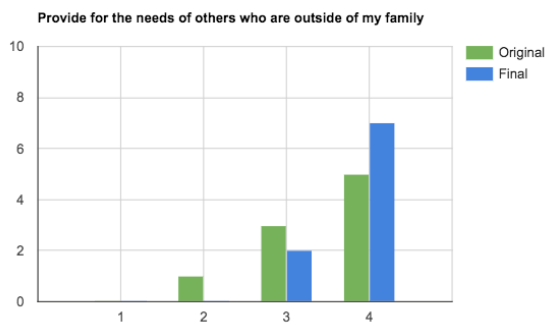
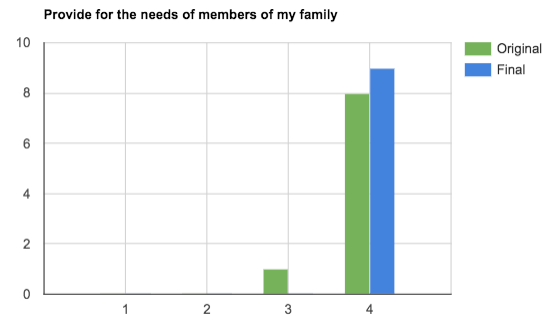
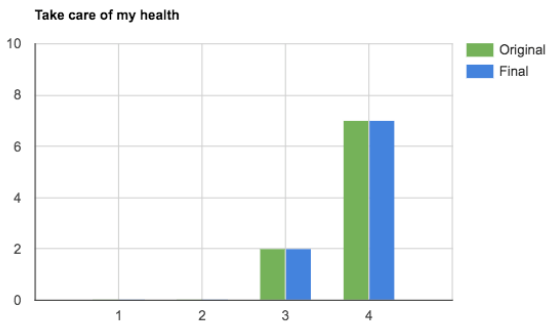
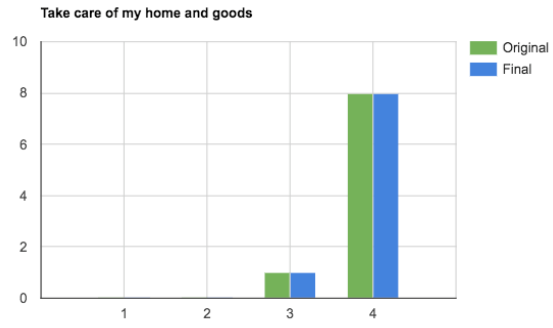
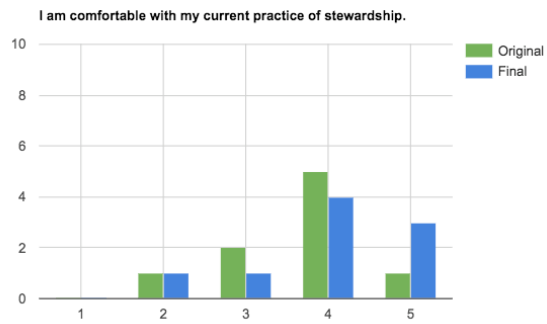


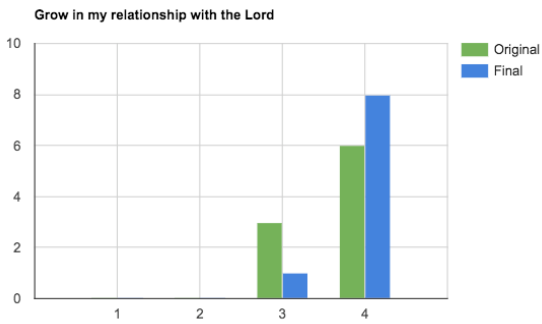
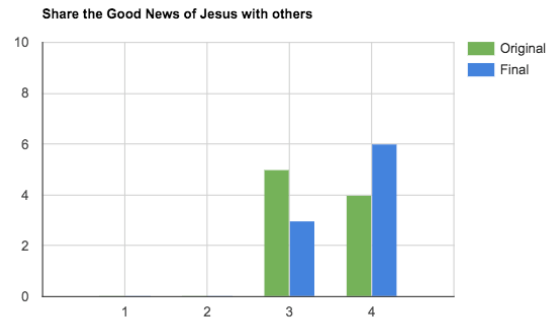
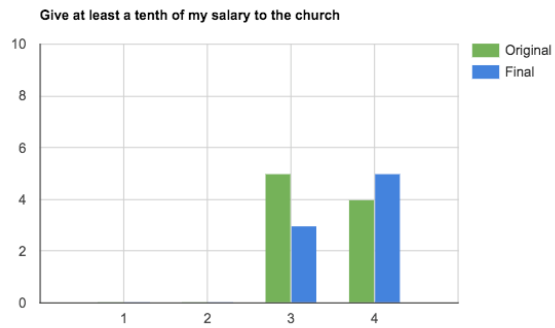
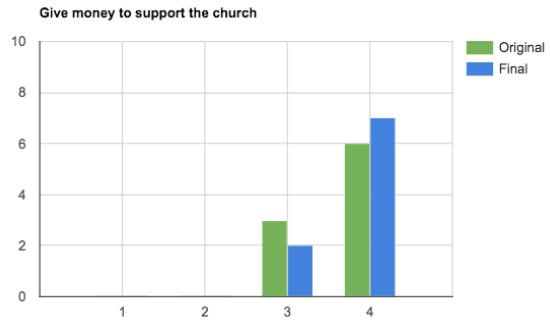
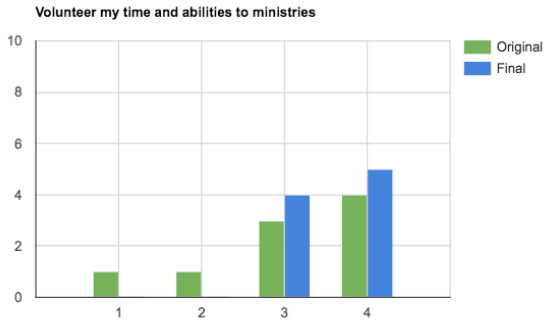




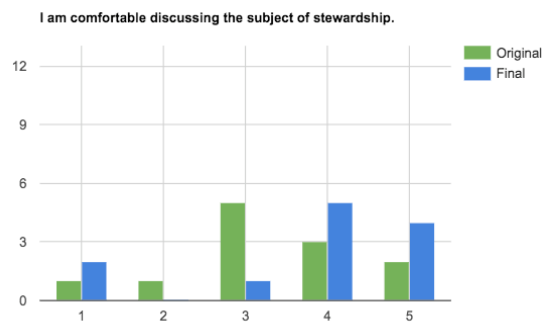
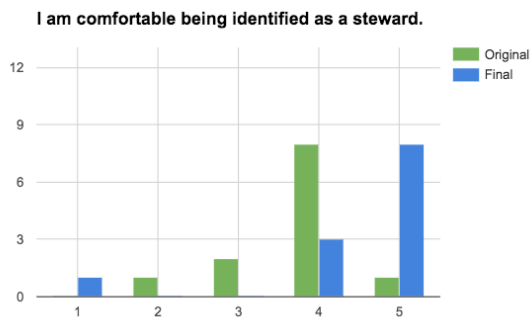
Response of participants in their seventies:

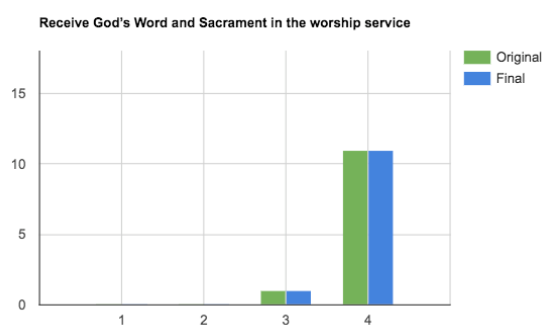
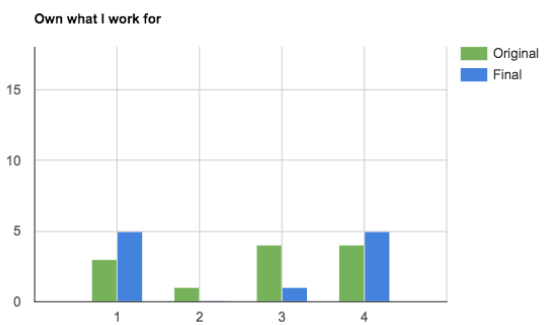
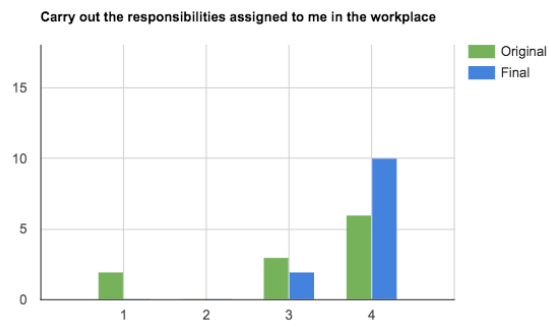
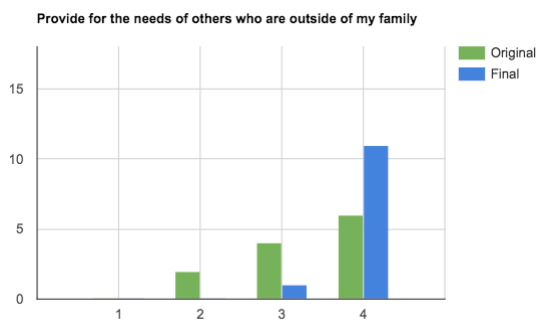
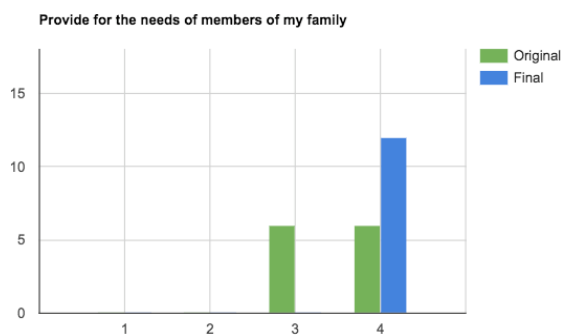
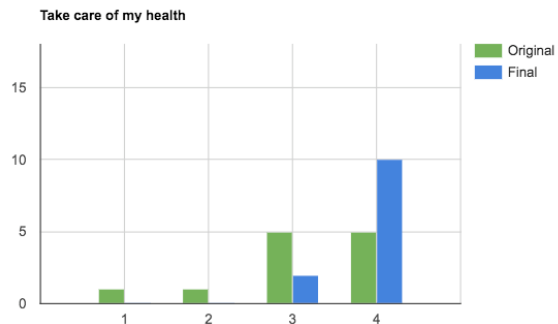
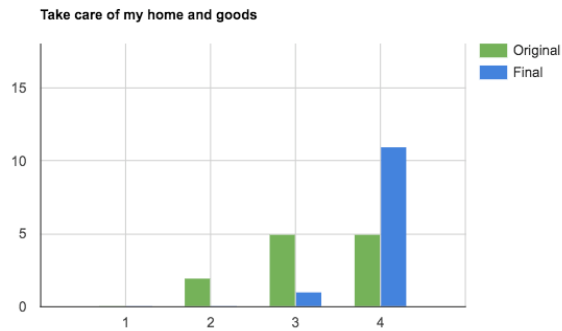
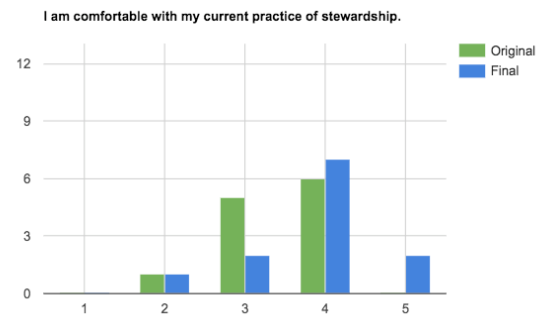


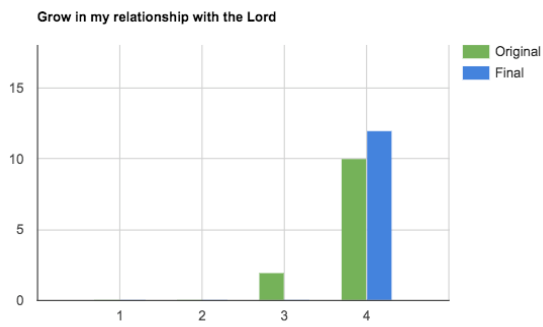
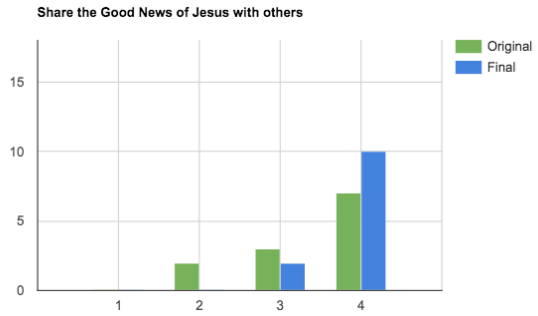
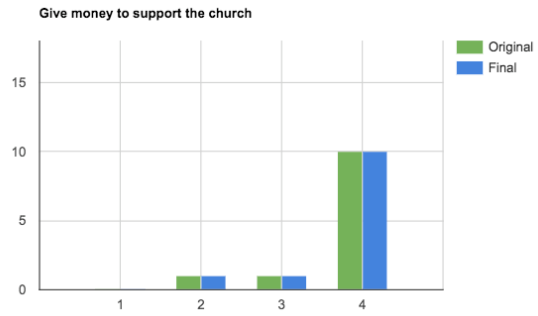
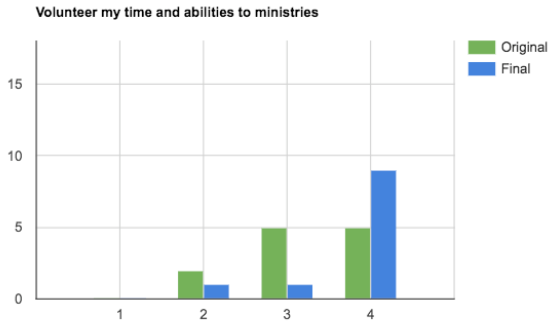




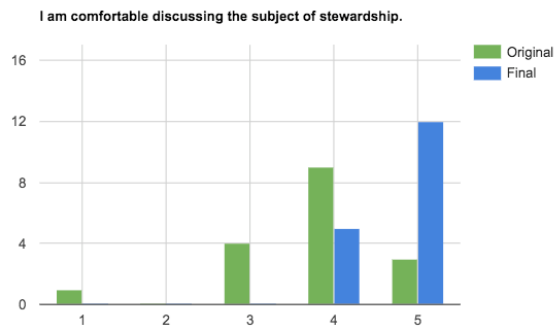
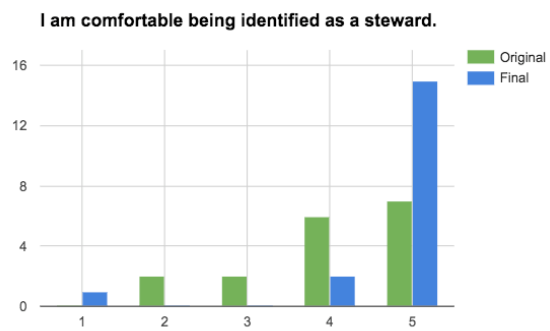
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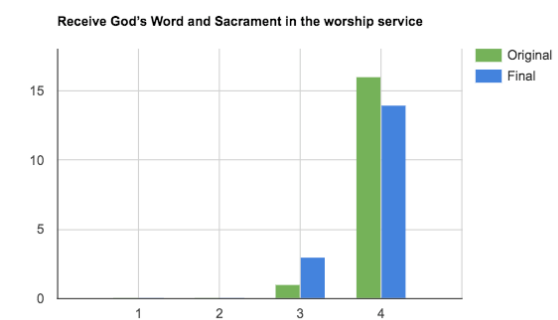
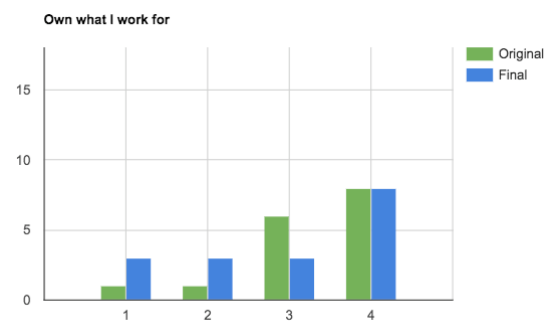
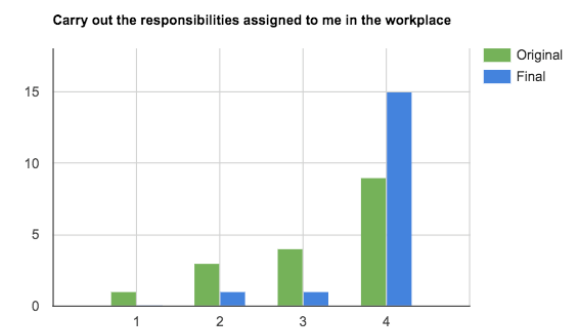
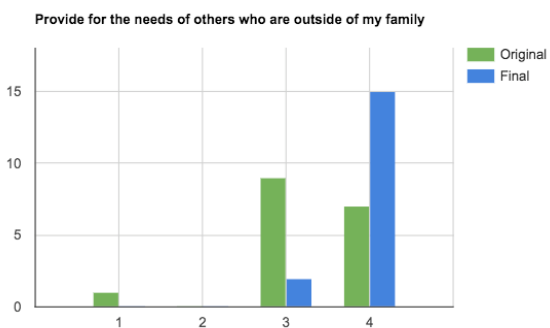
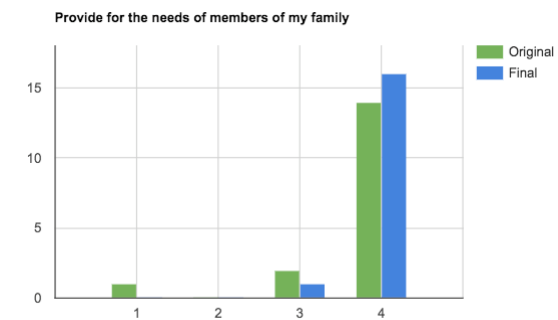
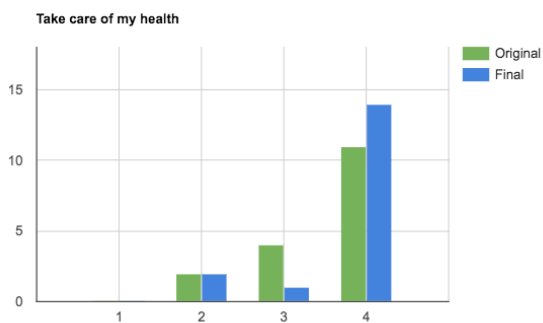
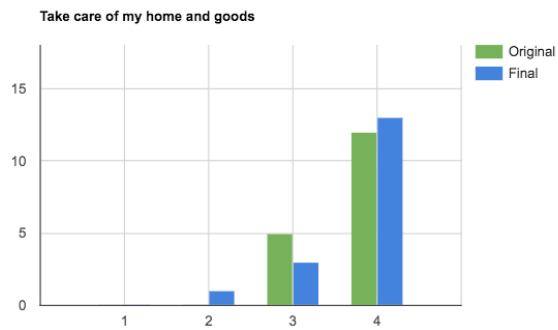
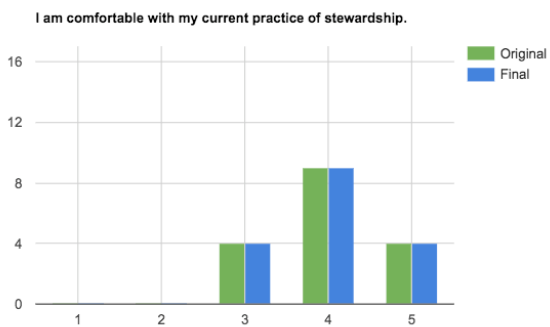


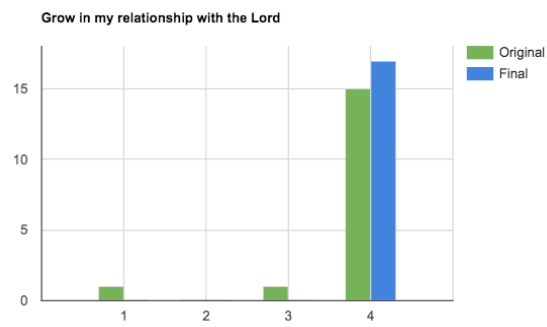
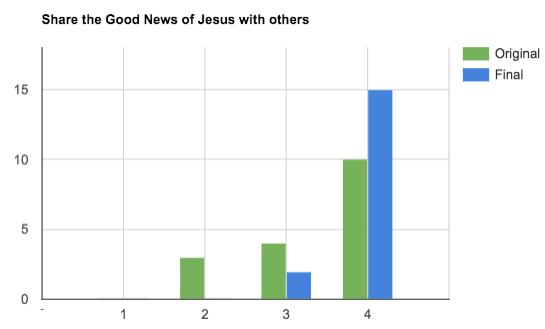
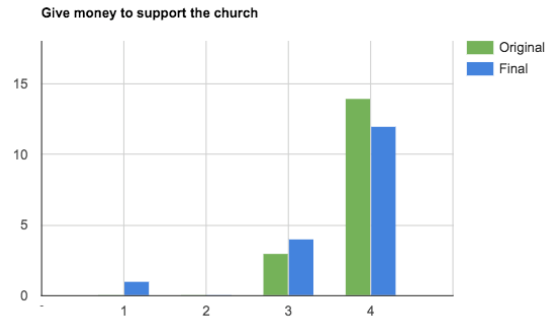
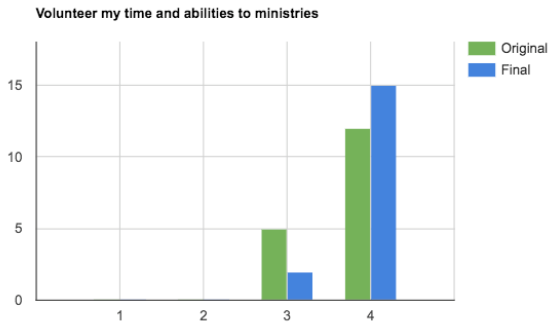




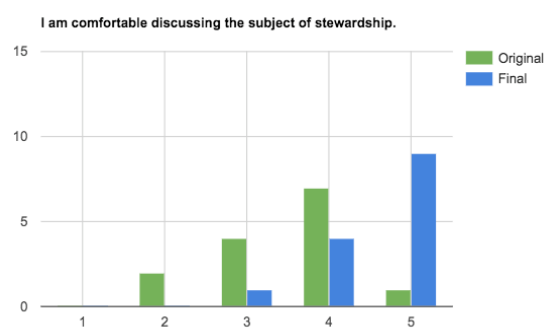
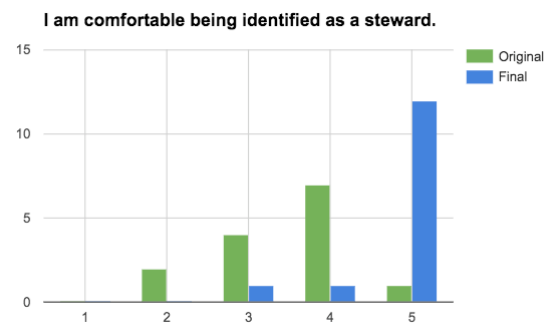
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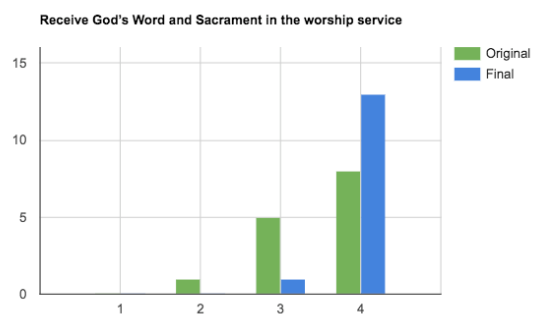
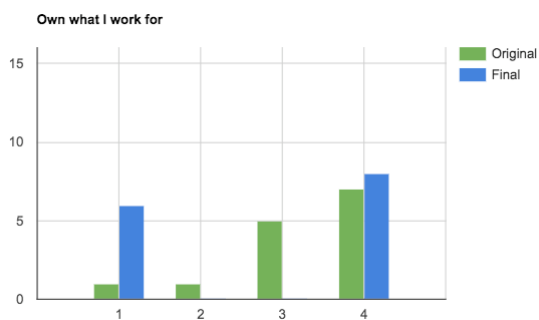
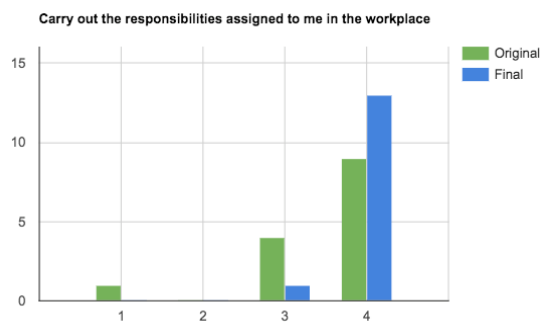
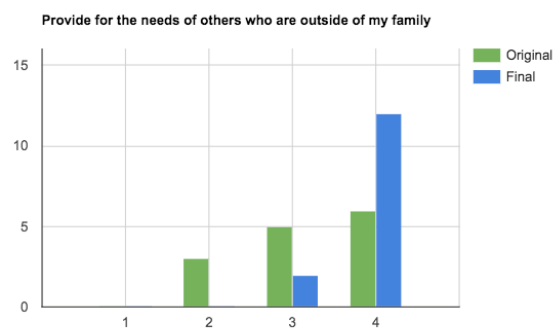
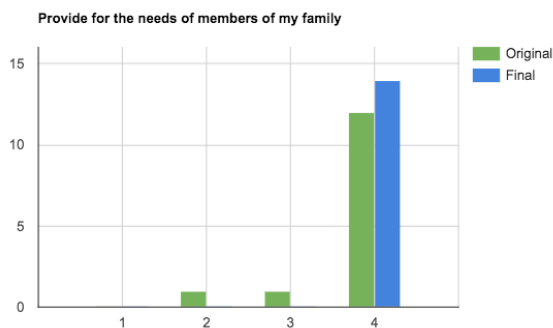
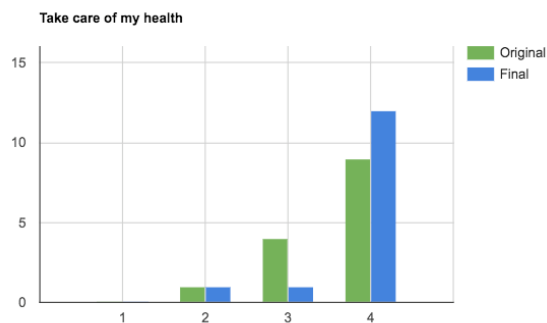
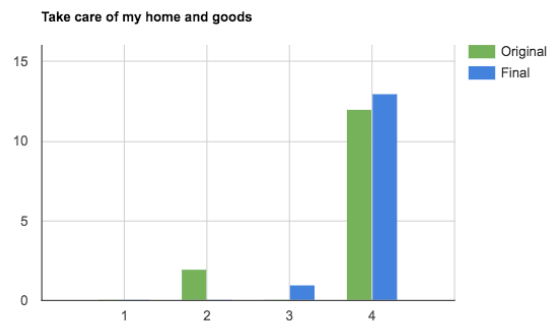
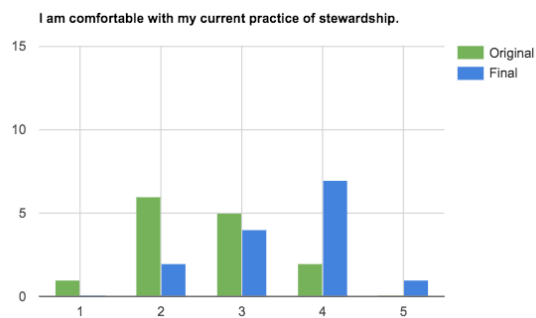


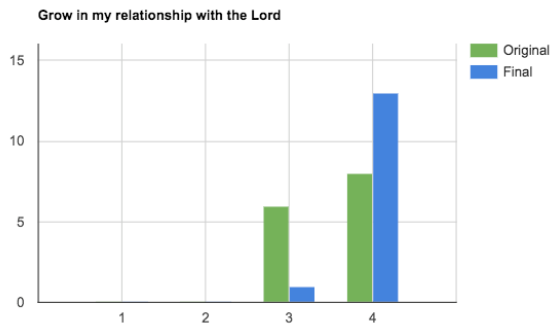
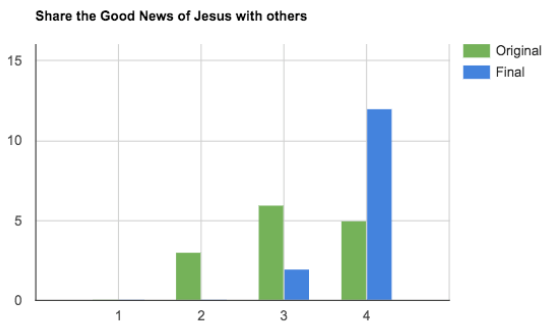
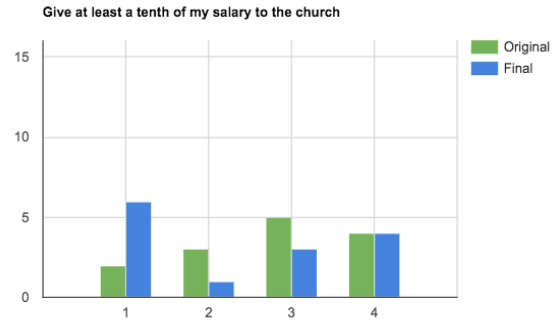
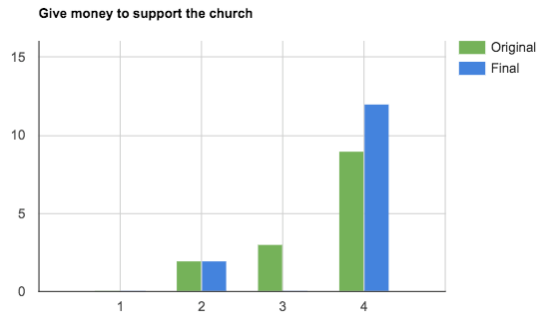




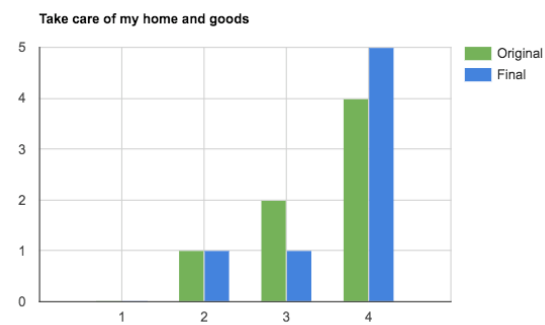
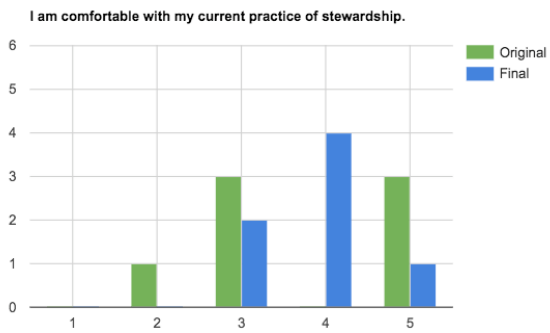
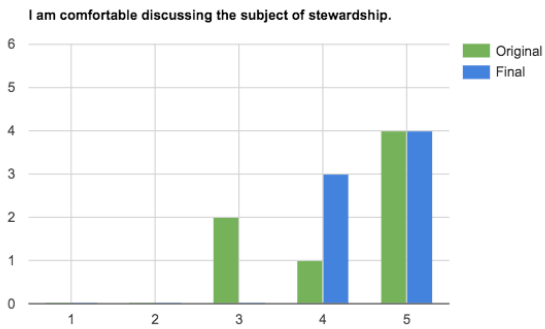
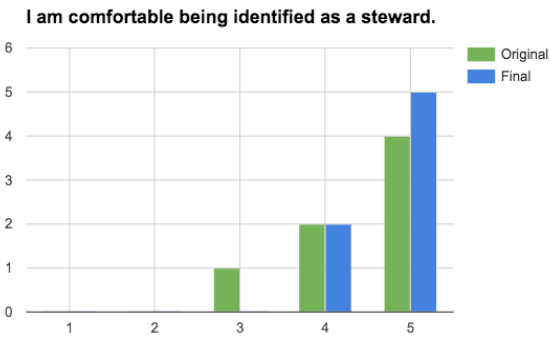
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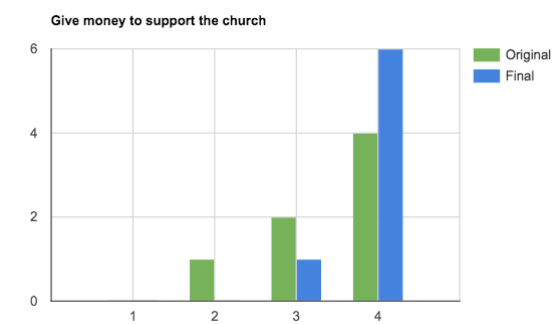
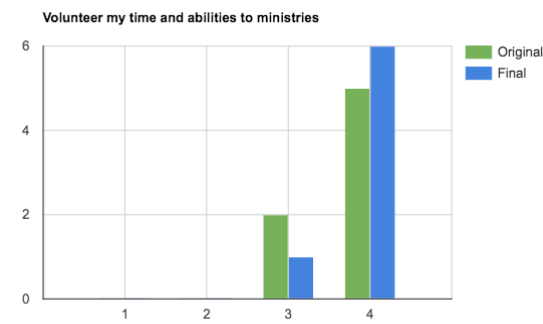
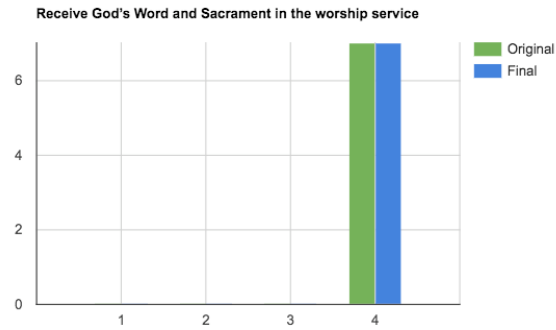
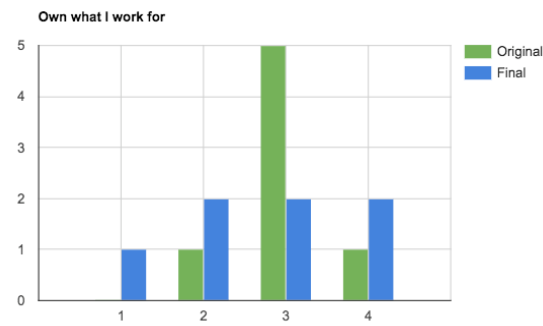
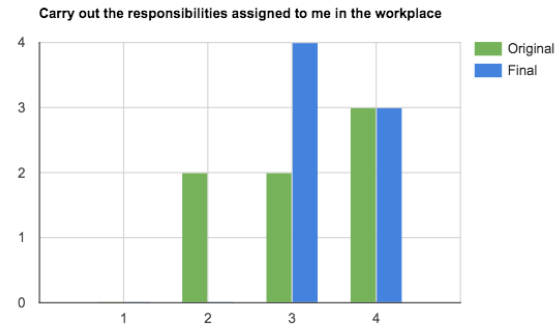
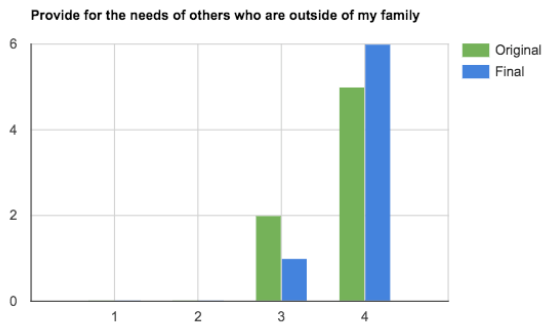
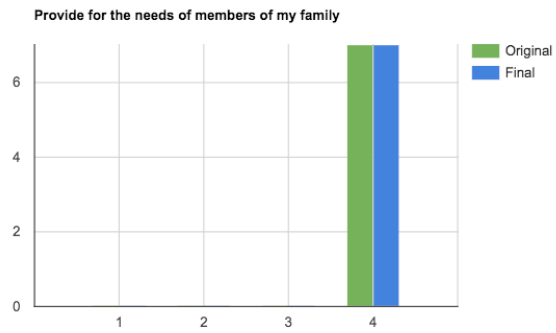
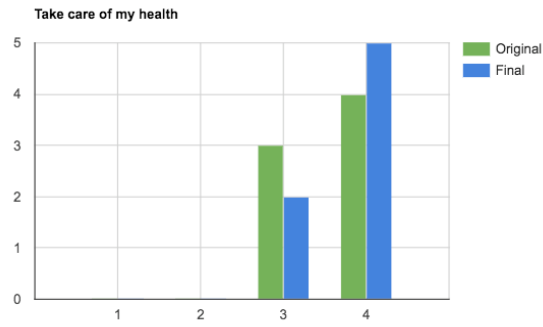


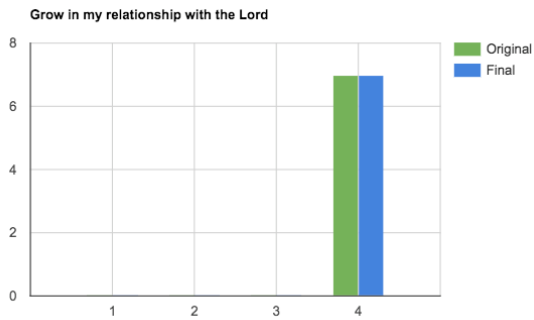
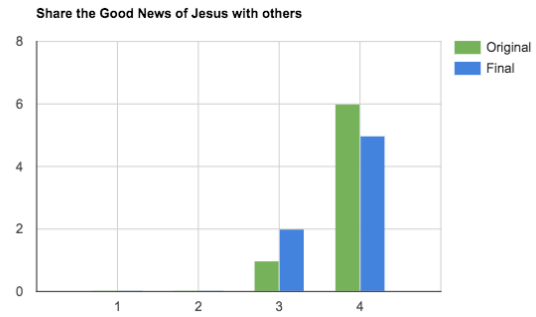
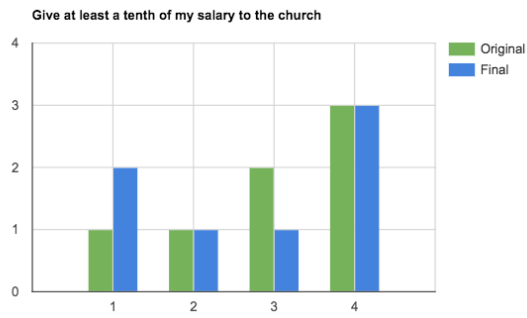




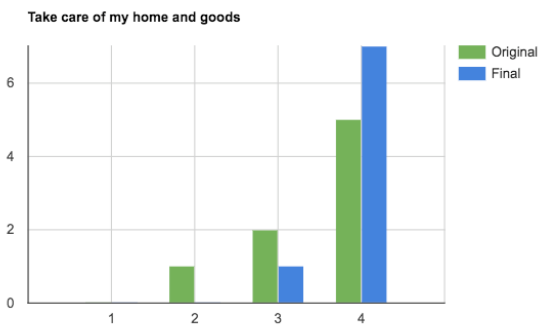
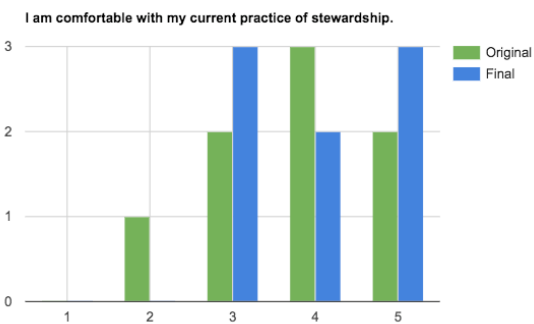
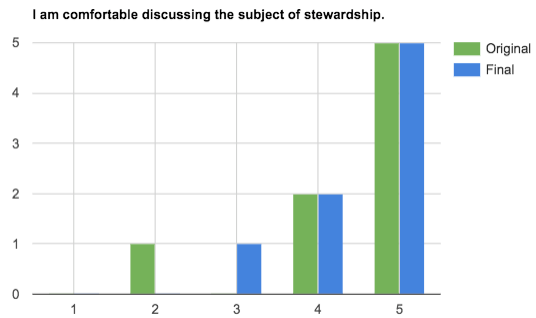
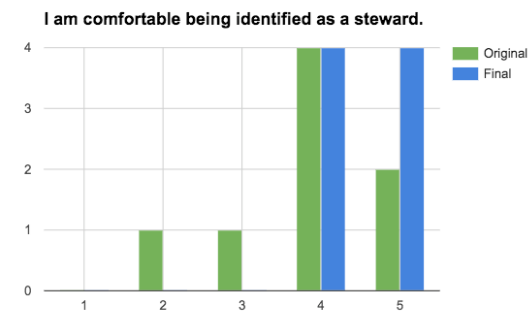
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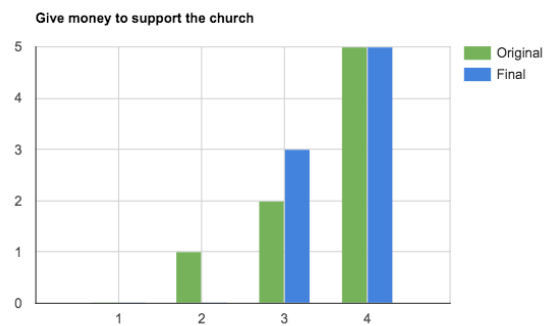
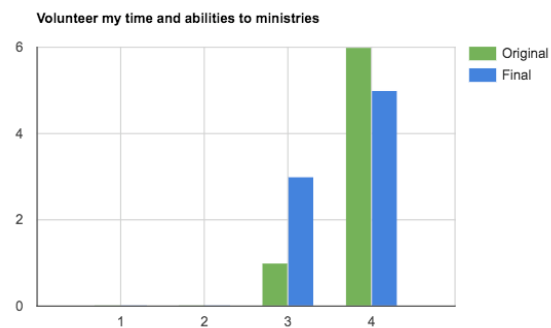
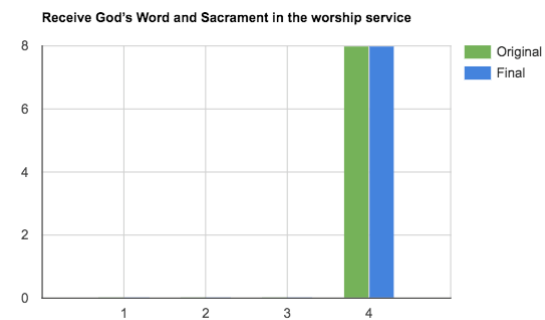
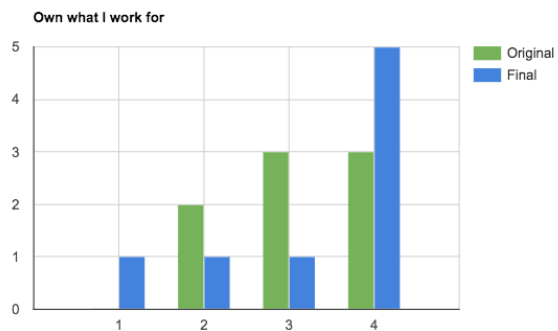
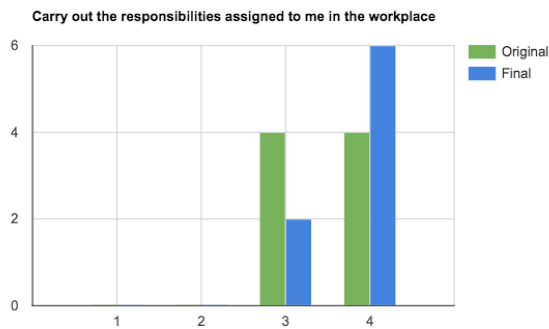
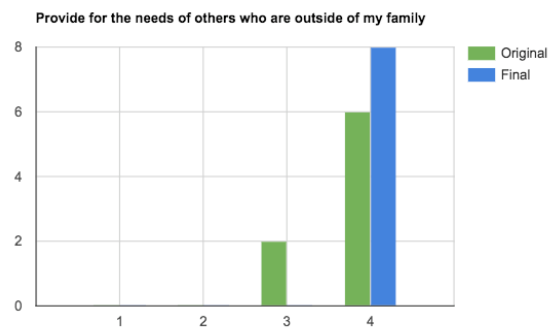
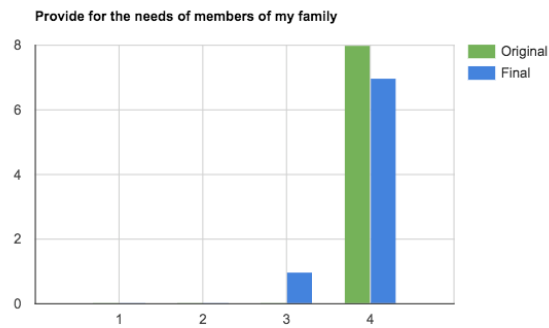
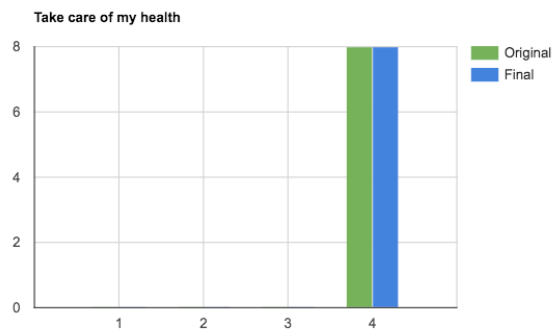




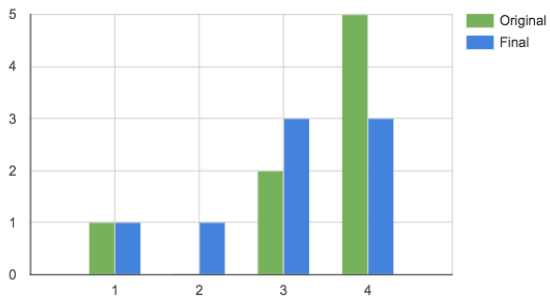


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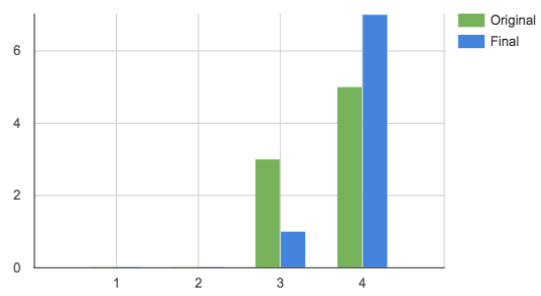




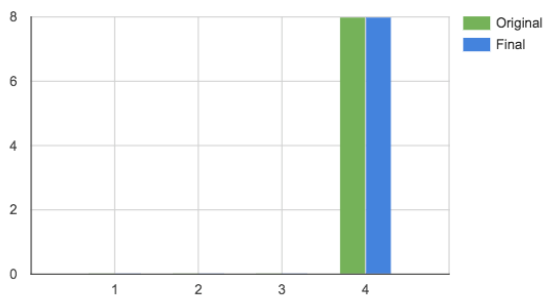
Give at least a tenth of my salary to the church



Share the Good News of Jesus with others



Grow in my relationship with the Lord



APPENDIX TEN

Focus Group Summary Notes

The following notes were provided from the 45-minute focus group that was moderated by Mr. Larry Ullrich on behalf of the researcher.

1. What originally motivated you to participate in this study?

- “Pastor Meador required it; it was part of getting his doctorate, so we agreed to help him out.”
- “It was also Bible study time and we are used to going.”
- “It is just happened to be the topic, so we stayed. We actually got through it in 8 weeks.”
- “I decided to become part of it because stewardship was a negative kind of feeling. The Sunday of stewardship was the negative Sunday of the year; pastors left because of the (previous) confrontation (here at St. John). Ever since Pastor Meador has come, I see it as positive, because the focus is away from debt; (rather on) what makes the total thing happen.”
- “I was willing to do it because of the help he has done for me.” (voice of a young confirmand)
- “Stewardship in my era was money Sunday; they were not going to coming because of the topic.” (older congregant)
- “Previously it was about 'my money' not what stewardship was supposed to be.”

2. What, if anything, has changed, in your own life as a follower of Christ, as a result of the time you invested in this study?

- “It opened my mind it (stewardship) is more than just money; see the kids grow in their faith, go on mission trips, etc. It is great to hear the positive things happening, the positive (aspects of ministry) rather than (just) the financial things.”
- “I have learned you really need to open up, eye opening for me, we are committed to this; the pastors leave and we do something else (before), but not anymore.”
- “It was a different approach, it is more focused. The follow-through, the focus and we have been able to see the steps, the rungs on the ladder as we move up.”
- “Getting everybody on the same page, the concept of 'debt freedom'.”

- “We are sending it (money) other places and we still have enough. Mission trips, Hispanic ministry; we never had money for that before. We are still remodeling the church, paying for it, and still have money for sending out (on mission).”
- “The Christmas outreach is an example; the whole attitude and spirit of the congregation has turned around for the positive.”
- “If people believe in a cause together, the money shows up.”
- “People give to what they believe in, that stewardship is more than money, but also vision.”
- “With generosity, 'you are always planting seeds'.”
- “A true steward is always taking care of what God has given us, it belongs to Him. The focus is on that.”

3. As you attended the class, did you learn or realize something you never considered, relative to whole life stewardship?

- “Looking at Bible verses from a stewardship perspective was totally new, something I had never thought about, in reading the verses. For instance, taking care of God's creation, for instance.”
- “I never thought of Genesis as a stewardship book, I looked at it as a creation book; You thought of it being created for you, rather than taking it a step farther, it was created for you to care of, for God the creator.”
- “Isn't it amazing that even though we sinned, God wants us to take care of His creation.”
- “Thinking about, is my gift going to be worthy (reference to *Plastic Donuts* made by the speaker). I can talk about stewardship today with others, everybody did their own thing and that is no longer what you are asking me to do.”
- “However, some folks are still back there, saying it (the money) is theirs, for others, its goes back to Christ giving his life for us, we must be sacrificial givers.”

4. As you read Chapter 5 of Pastor's dissertation, what was most significant conclusion he drew, from your perspective?

- Note from Larry: It was difficult for most to tell from they read what was your original hypothesis. The respondents had difficulty getting their arms around what was your hypothesis.
- Larry then read them the bottom of page 79, what you wrote and it really resonated and what consistent with what the folks were saying in response to Questions 1-3.
- “This study focuses it more and I can go to bed at night not worried about church finances because God is in control.”
- “I didn't have a right to do (to worry) but did as a human being. As one said, it is my church, my Bible, but we learned is not.”
- “We are a whole congregation of stewards; as stewards we can do great things for the Lord, because he is in charge”

- "We are all on the team, no one in particular is the leader."

5. Can you recall a particularly memorable moment or experience during this study?

- "It was the most structured thing he (Pastor Meador) ever did, on time, on topic, and zeroed in and that is not him. He typically goes off topic and he didn't on this topic. He was determined; he was on a mission and it was important to him."
- "It is very important to him not to just get it done, but he really believes in it. It helps when your leaders believe what they are talking about."

6. How did the class discussions help you grow?

- "For me, it made me realize I was thinking the same way, not necessarily on the right path. Hearing other people talk about the topic honestly, with different perspective, different walks in life was 'comforting' and 'challenging.'"
- "It was challenging, the group dynamics are different than in a smaller study group, but they were good dynamics." (person was not a regular Sunday morning Bible study attendee, Larry surmised)

7. As you reflect on the time you invested, would you encourage and invite others to participate in this study?

- *Yes, it brings to the forefront stewardship is so much more than money. It really opens your eyes to all that there is in stewardship."*
- *"It brings to light a stewardship 'lifestyle' in all you do taking care of my employer's tools, for instance (is stewardship)."*
- *"Not being present each week was disappointing for some, they missed critical pieces."*
- *"It was a mindset shift for me, that he wants others to experience."*
- *"Having the Lord's Supper each week, with children being blessed, is a positive experience and sharing the peace of God with one other. "We are actively part of the whole communion of saints." (Larry surmises that the speaker sees these as reinforcing stewardship)*
- "The kids being part of it all, is a growth for younger folks."
- The focus for eight weeks on one topic was something folks now want to pursue. That is a value expressed by the group overall.
- The creativeness of the clergy is critical; otherwise it becomes 'wrote'."

8. What does your church teach and believe about whole life stewardship?

- "It is an ongoing, lifelong life style in the Word."
- "It is your work here on earth."

- "It was awkward talking about money, as a 13-year-old, it doesn't matter what age, your economic ability to give, take care of what you have been given."
- "It is the adults' responsibility to train the children the principles of stewardship." "It is teaching us how to be stewards differently, then ever in the past."
- "The younger we can teach the better, because they don't have pride of ownership, the focus it now being a steward for the owner. That was drilled in each week, which was very important (concept)."

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